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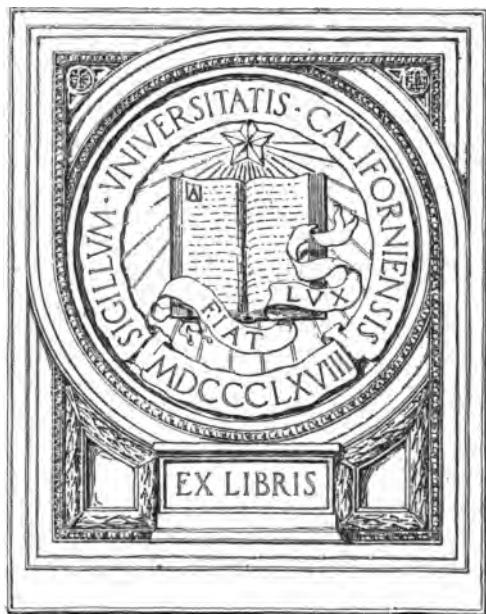
THE YOUNG MAN
ENTERING BUSINESS



By ORISON SWETT MARDEN

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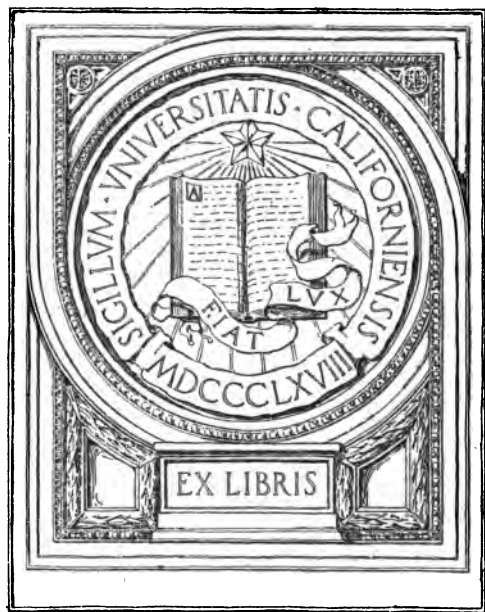


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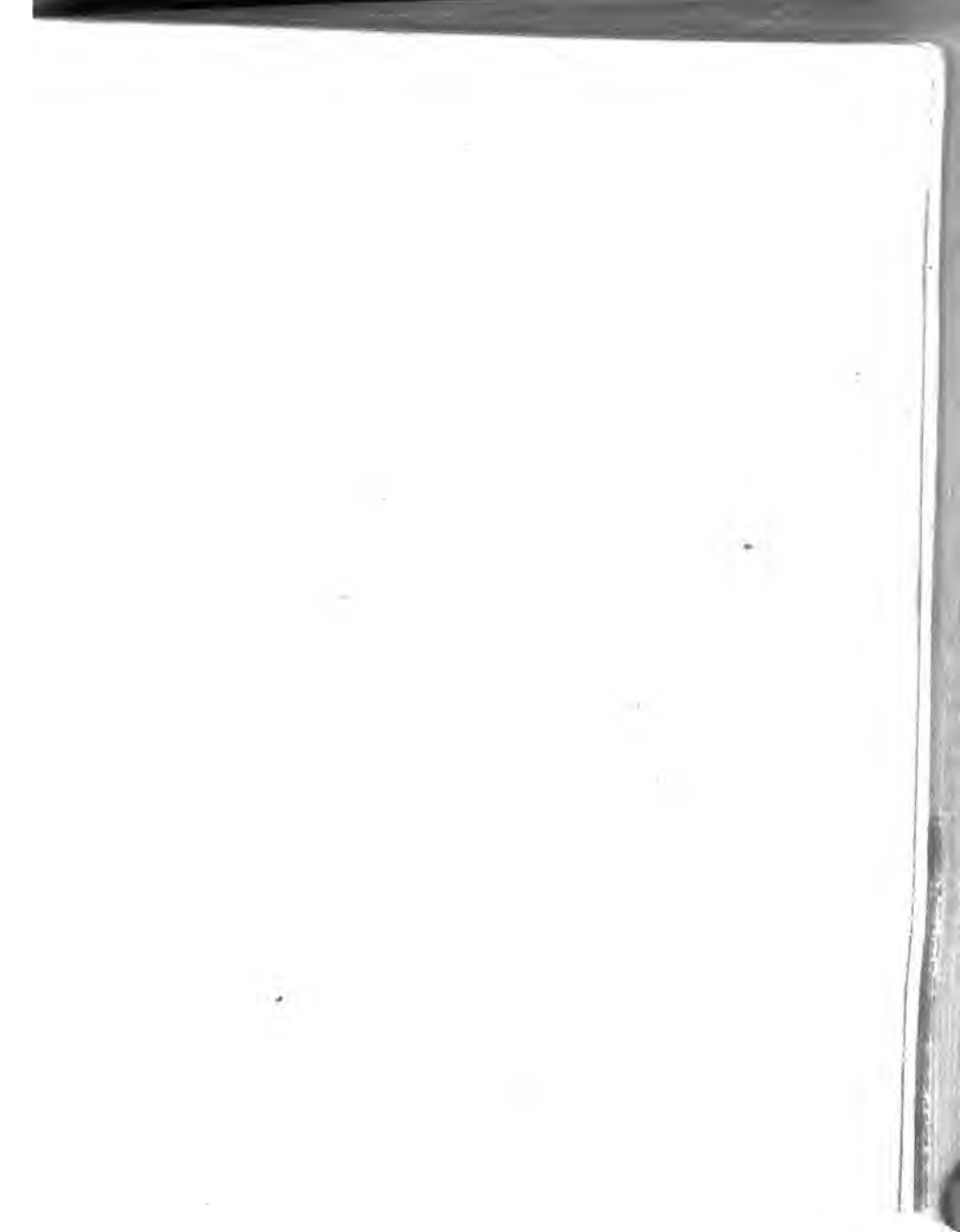
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BY ORISON SWETT MARDEN

**GETTING ON
THE OPTIMISTIC LIFE
BE GOOD TO YOURSELF
PEACE, POWER, AND PLENTY
HE CAN WHO THINKS HE CAN
TALKS WITH GREAT WORKERS
THE SECRET OF ACHIEVEMENT
THE MIRACLE OF RIGHT THOUGHT
THE YOUNG MAN ENTERING BUSINESS
RISING IN THE WORLD; OR, ARCHITECTS
OF FATE
EVERY MAN A KING; OR, MIGHT IN MIND
MASTERY
PUSHING TO THE FRONT; OR, SUCCESS
UNDER DIFFICULTIES**

BOOKLETS

CHARACTER	ECONOMY
CHEERFULNESS	IRON WILL
GOOD MANNERS	OPPORTUNITY
SUCCESS NUGGETS	WHY GROW OLD?
DO IT TO A FINISH	POWER OF PERSONALITY
NOT THE SALARY BUT THE OPPORTUNITY	

THOMAS Y. CROWELL & COMPANY



Orison S. Marden

The Young Man Entering Business

BY

ORISON SWETT MARDEN

Author of

"Be Good to Yourself," "Getting On," "The Miracle
of Right Thought," etc.

Editor of *Success Magazine*

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PREFACE



YOUNG man entering a business career faces innumerable problems. It is the time in his life when he most needs the counsel of wise and experienced heads.

Not only must he study himself and his capabilities, seek his proper line of work, and make a choice life-long in its effect, but he must also study the mistakes of his predecessors and competitors. To the inexperienced youth this is so complex a task that too often he avoids it, and strikes out with his own untried and ill-formed plans, only to meet with disaster.

Thousands of young men fail to get on in business and never know the cause simply because no one ever tells them. They cannot see that their business is declining because of lack of system, promptness, or of attention to details. They have become so blinded by familiarity with their store, factory, or office that they cannot see the gradual decline in energy,

the lowering of standards, the dry rot which is causing a general deterioration in themselves and in everything about them.

Some of these people fail from lack of tact; others are too sensitive. Some lose their money and credit because they cannot say "No" to their friends. Some talk themselves out of their business by always bewailing their hard luck, talking hard times, and surrounding themselves with a failure atmosphere. Others do not get on because they never learned to work by a program, or to do things to a finish. One fails because he loves ease and does not like to struggle; another because he bends so furiously to his task that his view is narrowed, his character warped and he becomes stale or injures his health. One fails because he takes everybody's advice, and another because he never listens to counsel. One is so wrapped in self-interest that he never thinks of the man at the other end of the bargain, and another so generous that he fails to get what is his due. While one man ruins his judgment by never trusting it, another decides weighty questions without proper consideration or caution. Many a man fails because he does not keep up with the times, clings to his prejudices, and thinks his father's

or grandfather's methods good enough for him.

The author has tried to show the young man that the difference between "pretty good" and "excellent," between low and high ideals, often measures the difference between a mediocre career and a superb success. He has tried to show that it is an easy thing to be a nobody, but a very difficult thing to be somebody. He has urged that the greatest investment a young man can make is in himself — that an education and self-culture pay; that health, good manners, cheerfulness and a genuine interest in others are great success factors; that character is the best kind of capital, giving credit, confidence, and happiness. He has tried to show the boy how to choose upwards, how to find his right place in life, and how to keep it. He has held that a vocation is not so much a machine for turning out money as for turning out men, that business life is a great school for human development. The blight of shiftlessness, the danger of "doing something for a while," the futility of trying to put bluff in the place of ability, the tragedy of almost, but not quite, succeeding, and the necessity of concentration and stick-to-it-iveness have not been forgotten. Not all the chap-

ters will apply to any single person, but that these little business talks may help the young struggler in his efforts to get a start in the world is the earnest wish of

O. S. M.

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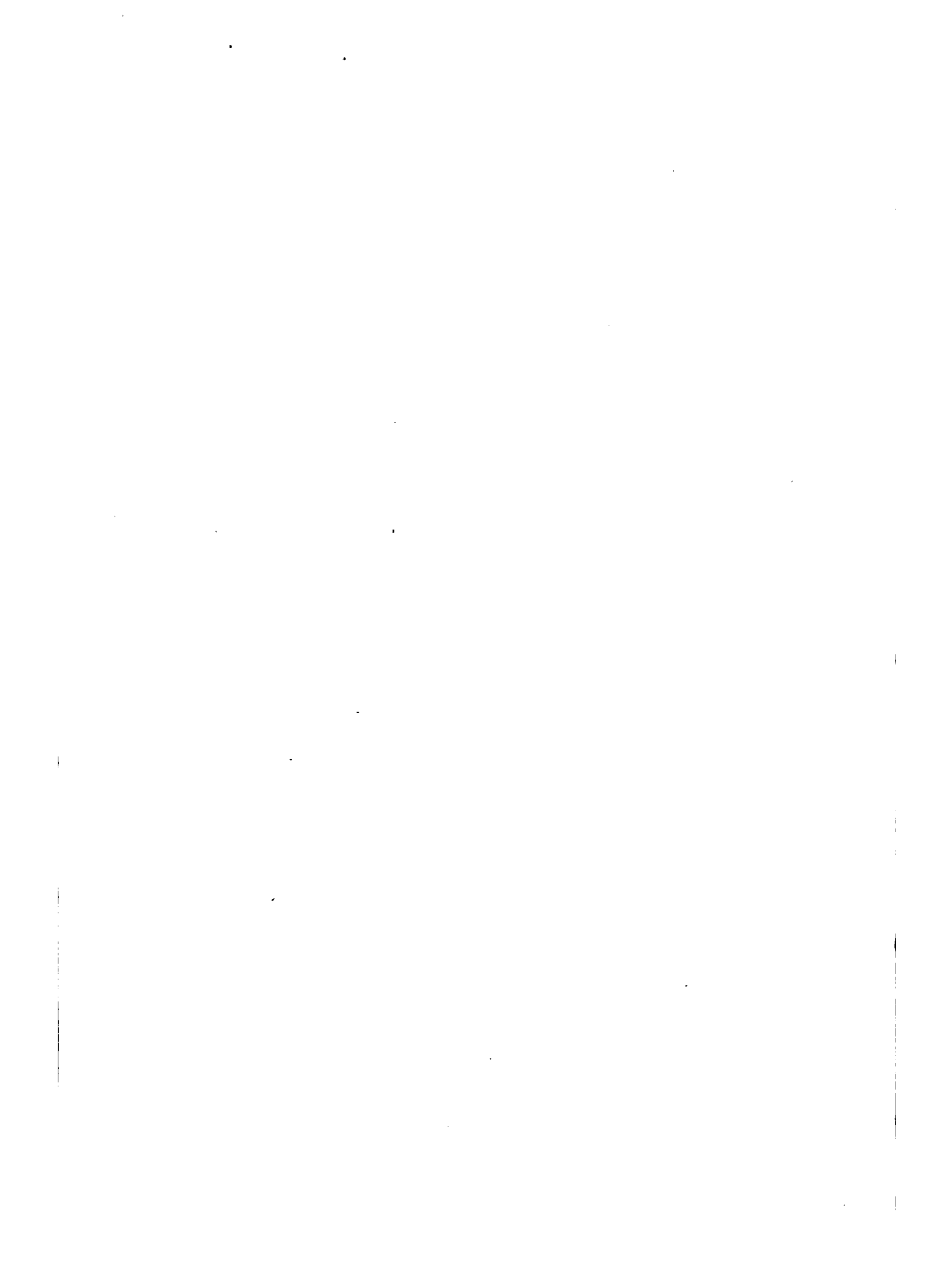
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CHIV
CALIFORNIA

I. THE COUNTRY BOY'S OPPORTUNITIES



THE little gray cabin appears to be the birthplace of all your great men," said an English writer who visited America. Hundreds of examples could easily be cited to warrant this assertion, for Lincoln, Grant, Garfield, Greeley, Whittier, Clemens, Wanamaker, Rockefeller, Cyrus W. Field, Beecher, Edison, and Westinghouse, are only types of hosts of men who, on farms and in country towns, have gained physiques, minds, and characters that have made them kings in whatever work they have undertaken.

It is said that once when Webster was visiting in the West, a native of the plains who had been boasting of his state's immense wheat fields, its widespread corn lands, and its vast pasturage facilities, asked his guest, "What do you raise on the hilly, rocky acres of your New England farms?" "MEN," was the great lawyer's reply.

Seventeen of our presidents were from small towns and farms, and ex-President Roosevelt, although city-born, has by precept, ex-

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ample, and demonstration, shown the good of getting next to nature, in characteristically strenuous fashion.

"It is rather curious to consider why so few native New Yorkers have become prominent," says Charles F. Wingate. "In a published list of one hundred leading citizens of New York, over ninety were shown to be country-bred. Most of the leading divines, editors, doctors, artists, and business men came from other states or from other lands. Is it from lack of mental or physical vigor that the city stock is distanced by these competitors? The same conditions exist in London, Paris, Berlin, and other European cities, which are filled with strangers from the provinces who, because of their greater energy and ability, supplant the city-bred men."

Replies from forty successful men, collated by a writer, show that only eight were born in cities. Of the remainder, twenty-two were born on farms and ten in small villages. The boyhood of the twenty-two was passed largely amid rural surroundings, three moving from farms to villages while boys, and only one going then to a city. But at the average age of sixteen, all these successful men were in cities trying "to make their fortune."

COUNTRY BOY'S OPPORTUNITIES 3

Nature gives a life-draught that artificiality knows not how to brew. Our great cities would decay from their own unnatural conditions were it not for the constant streams of fresh, honest, vigorous manhood and womanhood constantly flowing in from the suburbs and the country at large. The artificial human crop will no more supply the demand than hot-houses will supply the food of the world. The sun-kissed fields and win-purified hills must always be relied on for men and bread.

The freely-circulating ozone breathed in great inspirations during muscular effort gives the country boy stamina and lasting lung power not generated in cities. Plowing, hoeing, and mowing add vigor to his muscles. The farm is a great gymnasium, — a superb manual training school. The chores not only give him exercise, but also develop his practical powers and ingenuity. He must make implements or toys that he cannot afford to buy, or cannot readily procure. He must run, adjust, and repair many machines. His ingenuity and inventiveness are constantly exercised. He is a stranger to no mechanical principle or tool, and in an emergency he always has a remedy that makes him a "handy man" in any occupation.

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Untold benefit, besides mere physical health and manual dexterity, is derived from the life of a country boy. He lives closer to nature, in constant touch with the mighty creative processes which are going on right before his eyes in every direction and which brings forth all that is natural and real. He touches the truth of being as a city boy never does. He is in a perpetual school of reality, for the ever-changing clouds, the panorama of landscapes, and the season's phenomena teach him secrets and wake in him a wide understanding of life, if he but open his mind to their impressions. He gets his ideas of grandeur from the mighty sweep of alternating valleys and hills. He learns sublimity from the mountains' aspiring reach toward the clouds. He absorbs peace and tranquillity from deep, winding rivers. Providence appears to him in a thousand ways in the ingenious provisions for insect, plant, and animal life. Love teaches its lesson in the maternity and care of dumb animals.

He lives in the wonderful laboratory of the Great Chemist, where he can watch the creative processes working miracles in the soil, calling out from the black earth the most exquisite colors and odors of flowers and herbs, food for man and beast, and timber for manifold uses.

COUNTRY BOY'S OPPORTUNITIES 5

The unfolding of buds, the marvelous coursing of juices in fruits, the development of fiber in plants and trees, the activities and wonderful instincts of bees and of birds and other creatures, and the use and handling of every kind of material, — all these things afford one long course in practicality. These are some of the sources of the country boy's stamina, his superior knowledge of everyday things, and his fitness for every emergency.

It is perfectly natural that a boy on a farm should dream of great opportunities in cities; that he should chafe amid what seems to him narrowing and forbidding surroundings; that his restless ambition should picture the great triumphs of cities as compared with the possibilities of villages or farms. He sees in his mind enormous stores, vast libraries and reading-rooms, great opportunities for self-improvement, excellent day schools and evening schools, Young Men's Christian Associations, (almost evening universities) and other institutions where seekers after knowledge may satisfy their longings. In other words, to the country boy the great city is a sea of opportunities. He thinks he is throwing away his time among the rocks, in the forest, and on the hard soil.

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But he should realize that the very granite hills, the mountains, and the brooks, which he looks upon as stumbling-blocks in his path to success, are every moment registering their mighty potencies in his constitution, and are putting iron into his blood and stamina into his veins which will make his future success all the more certain. He should realize that he is storing up energy in his brain and muscles, and bottling up forces which may be powerful factors, in shaping the nation's destiny later, or which may furnish backbone which may keep the Ship of State from foundering on the rocks. He should realize that the reserve power stored up in the country reappears in our successful bankers, lawyers, merchants, railroad men, and statesmen. He should never lose sight of the fact that the greatest good fortune that could befall him is the boon of being born and reared in the country. He should remember that it is in rural life that he must store up the energy and reserve power which will enable him to battle with the grinding, competing forces of city life, if at last he yields to the temptation to live and work and struggle with men alone, and not with nature whose reward is sure, while human prizes elude thousands just as eager as the

COUNTRY BOY'S OPPORTUNITIES 7

few who grasp them after long toil and sacrifice.

The boy who stays in the country or in provincial towns need not necessarily be deprived of even large success and wide usefulness. Many large business enterprises were founded by men of small means in small towns.

Let the country lad ponder well his opportunities, capabilities, and tastes before he leaves his all-out-door occupation for the pent-up struggles of the city.

If a country boy is made of the right stuff, instead of dreaming of great opportunity in the city and longing for access to better libraries and larger schools, he will try to redeem himself from the meagerness and narrowing influences of his surroundings as Lincoln did. Every book will be to him a precious luxury, an opportunity to open a little wider the door of his narrow life. If he is determined to get on in the world, the things that seem to hold him back will be converted into stepping-stones to higher levels.

The late Bishop Potter, of New York, in answer to an inquiry as to the comparative opportunities of city and country, said:

"One of the most marked characteristics

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of our American life is the drift of youth from the country to the cities. The daily glitter and excitement, presented vividly through the medium of the always available newspaper and low-priced magazine, naturally makes a very strong appeal to young men, restless and discontented under the more or less depressing influence of rural isolation. They turn their eyes cityward, and if they can possibly manage it they go to the city.

"The high stations of life can be attained only by men of exceptional power or opportunity. The vast majority must be content with average places; and in cities like New York and Chicago the supply for such places far exceeds the demand. We cannot blind ourselves to the fact that in our great cities there is deplorable congestion. The lodging-houses are overflowing with men seeking work.

"It is true that the reason for such failure as this often lies in the man himself, but it is also true that in many cases the man's chief fault is that he has the average human weaknesses, and only limited and untrained power with which to combat conditions of exceptional difficulty. The man must live. The exigencies of life press down upon him and

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crowd him into paths that lead to demoralization and perhaps to outlawry. The undisciplined country lad bids good-by to his home, and, strong in hope, comes to the city. There is danger that a few years afterward his character and body will have been impaired or broken by the struggle. What a payment is this to his mother for her love and care! What has become of her solace in old age? Is there no tragedy in this? To me there is nothing more deeply tragic in American life. At home, in his own community, the boy would probably have done fairly well. In the city, his strength was not equal to the opposition and the temptation.

"It cannot be denied that there are many opportunities for young men in a city like New York. Trained young men are in demand. A great city destroys blood and brawn and brain faster than it can make them. Numerous lusty youths who possess the strength of body and character that are best generated and developed by a simple country life come to the city and obtain a foothold that enables them to climb to positions that seem far higher than they might have reached at home.

"But most of them pay an enormous price for their success. Nearly everybody who leads

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a typical city life is driving a high-pressure engine. Every day we crowd on a little more work or a little more pleasure than the nerve mechanism will stand; and every day, little by little, the machinery is wearing out. At last the weakest place breaks down, be it brain or some other organ, and the man is broken, — almost always before his time. To find somebody to take his place becomes a question, and there is a response again from the young man who has been bred in the country, the young man who is willing to work with all his might. And another morsel, to be converted into bone and sinew, passes into the rapacious maw of the City, the great, restless monster always hungry for youth and ardor and energy.

“The urban recruit is in danger of losing his individuality of thought and standpoint. In the country there is ample time for self-communion; in the city, notwithstanding the call of many interests, the young man should take time for meditation. He should think for himself, retain his self-possession, belong to himself. He should maintain that simplicity which is strength, avoiding affectation in ideas, in manner, in dress; thinking more of what he is than what he appears. Amid the

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confusion arising from the worshiping of many gods,—the god of money, the god of power, the gods of intellect and knowledge, and numerous others,—he should strive earnestly to maintain a right standard of values. If he works and plays sanely, neglecting neither his mind nor his body nor his soul, he may after all become one of the men who conquer the city and find in it their greatest sphere of usefulness.”

The Rev. Charles H. Parkhurst, the eminent Presbyterian divine and municipal reformer, advises the “average” country boy to stay at home. He says:

“The subject is a very broad and serious one, but I may say, in a general way, that I am inclined to discourage any boy from coming to the city, and especially the average youth, against whom the odds of getting on are very great, and are becoming greater. We need the extraordinary man, but the country towns and districts need him just as much, and the average man has two chances in the country to one here. There are, of course, many more opportunities in the great city, but for each one of them there are ten applicants. The difference in the cost of living overbalances the difference in wages, and so

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it is harder to save a dollar here than in the country. The average person should stay in the country. The average person should stay out of this great vortex of mediocrity, misery, temptation, and crime. The great corporations and trusts are now absorbing every business. There is no room for the small man with the small business. Corporations have no souls, and no brotherly love can be expected from them. Competition grows fiercer and fiercer, and this competition, instead of developing initiative, is destroying it in the minds of thousands of men, and making nothing better than human machines of them. As the bank or the shop grows larger, the men with only one idea, with the ability to do only one thing, increase. We are increasing the cogs, and not the wheels."

II. CAPITAL WITHIN YOUR OWN POWER



THE most important capital for doing business is capital that is within your own power. It consists in making the most of the faculties you have, unfolding your own powers, making the most of your manhood in training for the concentrated service to which you are likely to devote yourself.

Success in business depends upon the personal factor, what you are in yourself. The accumulation of mental capital may well be the main business of youth at that period of life when perhaps they feel unsettled as to the wisest course for them to pursue in the future in regard to their individual life's calling.

A builder does not lay brick for a house before a plan is drawn. A railroad is not laid down just anywhere in the general direction desired. A sculptor doesn't pound away on a block of marble without knowing what statue is to come forth. In short, nothing worth doing is done without plan and prepara-

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tion. Do you think you are going to carve your success out of the tangle of circumstances in some other way? All history and biography are against such supposition.

Those who have left their impress on the world's history were, with few exceptions, men and women who left nothing undone in life's springtime to make its autumn yield a rich harvest.

No man can hope to do anything above the commonplace who has not in his youth laid his foundations deep and sure beyond the peradventure of failure.

Our advice to young men who are so anxious to go to work, or to get into business, is to restrain this desire, and to add as much as possible to their success-capital in education and discipline, prepare for a grand career; for never before did the world call so loudly for educated trained men, men of large, expanded powers, men of broad culture, as now.

"This," says Hamilton W. Mabie, "is the age of the trained man and the trained woman. That is the thing I want to write on your hearts. There was a time in this country when opportunities were so great and there was so much to be done that any man or any woman

who had a good heart and a good character and a strong arm might achieve a certain degree of success. I am not saying that that time is entirely passed. I hope it will be long before it is entirely passed. But this I am saying to you, that if I were a young man or a young woman going out into the world to-day, I should not dare to go, unless I had given myself every possible educational opportunity; unless I had made myself absolutely master of the thing I wanted to do. I tell you to-day that the tragedy of modern life is the tragedy of the half-educated, half-trained man or woman; it is the tragedy of the man or woman who wants to do something and cannot do anything well."

Of course, there are many youths who cannot attend college. It is necessary for them to work to support their parents or other relatives. But they should do everything possible in spare moments endeavoring to educate themselves. It is remarkable to discover how much one can absorb in a year by only one hour's study a day, — study on which the mind has been centered so that nothing has been able to divert it. One hour of constant study daily, with a concentrated mind, are worth any amount of random reading.

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Whenever you see a youth yearning for more education, for a fuller life; when you see him devoting every spare moment to acquiring information which may help him in his business or occupation, or enlarge his mental horizon; when you see him cheerful and prompt, always trying to do everything he touches to a finish, you may be certain that that boy is of the best substance and will succeed.

Everywhere we see strong men and women who would have been capable of doing splendid things in the world if they had only education, if they had only been trained to do some one thing, but they are doomed to mediocrity, and many of them possibly to failure, because they did not start right. They thought that they could drift into a permanent position; that somehow, if they kept working, they would in some mysterious way become successful. Too late they awaken to their need, and find their delayed task of education beyond their powers. How difficult a thing it is, when the mind has become hardened and the brain unresponsive, to educate one's self! How easily the task could have been performed in youth when the mind was plastic and responsive!

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The author is constantly in receipt of letters from middle-aged men expressing a regret that they did not have opportunities to acquire an education in their youth, or that they failed to use the opportunities they had. In this large class are men of influence and wealth, dominating their communities and representing what most people suppose to be the highwater-mark of success; but the older they grow, the more poignant becomes their chagrin at the defects in their education. It is pathetic to witness a man of mature years, possessed of property and native talents, but handicapped by illiteracy or lack of sufficient culture to enjoy the things that really make life worth living. Such a person, if sensitive, is in constant fear of being humiliated because of his defects, and in most cases he has at times a vague yearning for possibilities that he does not know how to gratify.

There are many such men in America, ranging from millionaires to men with small means. They are thus numerous because so many of our young men in their eagerness to make money rush into business without having received an adequate education for mental training and growth late in life. It is well-nigh impossible for most of such men to

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acquire habits of study after thirty. The intellect at that age has been formed to hold and associate certain kinds of images, ideas, and thoughts, and only by efforts that ninety-nine men in a hundred are unable to make can such mental habits be formed.

But the uneducated men most to be pitied are those who have reached middle life without success. Education is the one thing they need, and their chances of getting it have become even more uncertain than those of the men who have achieved partial or complete success in acquiring property and influence. They lack power of concentration and self-confidence, gifts that are acquired with difficulty after youth is past. "Failed for lack of an education and proper training" would be a fit epitaph for many an unfortunate.

For most men education furnishes the reserve power upon which they must rely to meet the great emergencies of life. A civil engineer could do nine-tenths of his work, perhaps, with half his education; but when he comes to span Niagara, or the Mississippi, with a steel bridge, when a mountain is to be tunneled for a railroad, or when some other mighty engineering feat confronts him, he will require every bit of knowledge he can

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muster, as well as every particle of experience; the entire man and all his capital will then be put to the test. A merchant, perhaps, could get along without danger in ordinary times with a small part of his capital, but he knows well that he must be prepared for an emergency, for a great panic, or for hard times. Such emergencies are what call upon his capital and put his reserve to the test. So it is with a young man starting out in life for himself. An average education will probably carry him through all ordinary times, but when emergencies arise, when his business expands to enormous proportions, when he has a large number of employees under him, and when every faculty he possesses is taxed to the utmost, then it is that his completer education will count. When other business men, perhaps without early advantages, go down in a panic or an emergency, he will weather the gale because his disciplined mind enables him better to take hold of the situation.

Reserve power is capital, influence; it is the ballast, that holds the ship steady, and causes it to ride in safety through storm and tempest. And this reserve, which is a success-motor, if you will, cannot be stored

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up in a day, or a week, or a month, or a year. It is no special gift or talent; no one is born with this silver spoon in his mouth; but every one not unusually handicapped can acquire it. It cannot be purchased by dollars and cents, but only by years of hard study and patient, steady drill. And this study and drill must be put into the soil of youth, or the autumn will yield no harvest of reserve.

The consciousness of power, of hidden resource, will stamp itself upon your character, will communicate itself to those about you, and inspire confidence in your ability. The measure of your reserve alone will limit your capacity for success.

If I could give the American youth but one word of advice, it would be that which Michael Angelo wrote under a diminutive figure on a canvas in Raphael's studio, when he called and found the great artist out, "*Amplius*," meaning "larger." Raphael needed no more. The word meant volumes to him. I advise every youth to frame this motto. Hang it up in your room, in your store, in your office, in the factory where you work, where it will stare you in the face. Constant contemplation of it will make your life broader, larger, and deeper.

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One of the most difficult things for you to do in any career is to keep growing. You leave school, fresh and responsive, hopeful and expectant of the great things that you will accomplish. You dream of study for self-improvement, of travel, of the delights of social life, and an ideal home life; but, when you get into business or a profession, there will be an almost overwhelming temptation to neglect your friendships; to cut off a little study here and a little there; to postpone the reading and recreation. There will be constant temptation to drop to the commonplace, to lower your standards, and to get into ruts. You will find it exceedingly difficult to avoid becoming a part of a machine for doing routine work. Unless you are in just the right place and your work is a perpetual delight to you, there is great danger that the dry, dreary drudgery after a while will rob your life of all higher enjoyment. You will find, unless you are unusually determined and persistent in striving for larger and better things, your life narrowing as you advance in years. You must make a constant herculean effort to keep growing. That life is a failure which does not expand into greater and grander proportions with advancing age.

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Make up your mind, then, that, whatever comes to you, whether you make a large fortune or none at all, there is one thing you will do,—you will keep growing; that no day shall pass which will not find you a little larger, a little wiser, a little better. Then, if you lose your property, if misfortune overtakes you anywhere along life's course, or your hopes are blasted, your ambition demoralized, you will still be rich, you will have a larger wealth—one which cannot be taken away from you. You will have the consciousness that you have at least improved your talents, instead of hiding them in a napkin. You will prove to the world that you can be rich without money, and that misfortunes cannot touch the *real* man, that the highest wealth cannot be swept away by fire or flood. You will have grown to the stature of true manhood.

III. PERSONAL CAPITAL



HERE is a certain kind of capital that a youth in entering business must furnish for himself or he will never have it — as health, knowledge, probity, common sense.

“Fine sense and exalted sense,” says Addison, “are not half so useful as common sense.” Learning and genius are most excellent and desirable things; but the practical, unpretending man, gifted with plain common sense only, is far better equipped for the battle of life than the scholar or genius without it. The scholar may dream and theorize, and raise up beautiful visions of the ideal state to which it is possible for man to attain; the genius may discover hidden secrets of nature, chain the lightning, and reach out even to other planets; but without common sense the faculty which reduces visions and hypotheses to practical solutions of the problems of everyday life, the greatness of their natural gifts so far as real progress is concerned would be of little avail. No matter what treasures of knowledge you may have stored away in your brain, or how numerous and varied your

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talents, unless they are backed by that sturdy common sense which knows how to marshal your forces and apply your knowledge practically, you will always be at the mercy of circumstances, dependent upon others, perhaps, for the necessities of life. There is a volume of meaning packed in the pithy old German proverb, "Keep your eyes fixed on the stars, but do not forget to light the household candles by the way." Although we are apt to regard common sense as one of the most ordinary and commonplace of all endowments, it is in reality one of the least common. People are constantly making mistakes, losing ground, and hindering their own progress for lack of a little common sense, and instead of acquiring it by experience and observation, they go on stumbling, spoiling their chances of success, blaming circumstances or environment or fate for their misfortunes, when, in reality, the responsibility rests entirely with themselves.

As with common sense, so it is with other characteristics. A man's best opportunity is in his self-development. Thousands of young people in this country are hunting for good chances, and seem to think they have very little to do with the good opportunity themselves

except to discover it. But no matter where you go, no matter who your ancestors were, what school or college you have attended, or who helps you, your best opportunity is in yourself. The help you get from others is something outside of you, while it is what you are, what you do yourself, that counts. A habit of depending on self, a determination to find one's resources within one's self, and not without, develops strength. Crutches were intended for cripples, not for able-bodied young people; and whoever attempts to go through life on mental crutches will not go very far, and will never be very successful.

The greatest riches — in fact, all the wealth that is of real value — must center in yourself. You must be rich within, not outside of yourself; rich in the things that financial panics, fluctuations of trade, accidents by flood or fire, dishonesty of business associates, or errors of judgment cannot rob you of. Your greatest investment must be self-investment — investment in health, in courage, in kindliness, in nobility of manhood or womanhood.

Whoever you come in contact with should be conscious of your wealth; its influence should radiate from every pore; it should look out of your eyes; it should exhale fragrance in

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your speech; it should manifest itself in your deeds; it should shed warmth, light, and comfort within its radius; it should enrich your whole community. Real riches should be like the wealth of the rose, which flings out its beauty and fragrance to every passer-by. There is no stinting of its favors, no reserve of selfishness; all it has it gives.

It is astonishing how many young people who are extremely anxious to succeed start in life by throwing away the capital which should bring them a rich future. Each normal human being has, at the beginning of his active career, a definite amount of capital in brain power, in nerve force, in physical endurance, and in character possibilities. These are the most precious legacies which can come to one. To squander this capital, upon which all one's future depends, is a short-sighted policy indeed. What, for instance, can compensate for the loss, or even the waste, of health-capital?

We are shocked when a young man dissipates, in riotous living, a fortune left him; yet, at the very same time, we may be throwing away capital more precious by denying ourselves the sleep which restores and freshens all of our powers, by wasting our time-capital, or

by letting golden opportunities slip through our fingers unused — worse than wasted.

What can be more disastrous than wasting the most precious factor of success, — character, — flinging away the very jewel of the soul?

A pleasing personality is of untold value. It is a perpetual delight and inspiration to everybody who comes in contact with it. Such a personality is the best kind of capital.

Very few people ever come to your home, or ever see your stocks and bonds and interest in land, or corporations; but your personality you carry with you everywhere. It is your letter of credit. You stand or fall by it.

What indescribable wealth is packed into some fine, beautiful personality we meet now and then! How the character-millionaire dwarfs the mere money-millionaire! How poor and despicable does a man who gained his wealth in a questionable way appear before a superb personality, even without money-wealth! The millionaire of brains, of self-culture, puts to shame the man who has dwarfed and cramped his soul for his money-millions. How unfortunate it is that young people in our homes and schools are not taught

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the value and importance of personal wealth which they always carry with them.

We should never begrudge any expense, time, or effort within our reach which will add to our personal wealth, — which will enrich and beautify the character of those about us.

No matter how deformed your body may be, it is possible for you to throw such a wealth of character — of love, of sweetness, of light — into your face that all doors will fly open to you and you will be welcomed everywhere without introduction. A beautiful, sweet heart, the superb personality of the soul, belongs to everybody. We all feel that we are personally related to one who has these, though we have never been introduced to him. The coldest hearts warm, and the most stubborn natures yield, under the charm of a beautiful soul.

To be able to throw the searchlight of a superb personality before us wherever we go through life, and to leave a trail of sunshine and blessing behind us; to be loved because we scatter flowers of good cheer wherever we move is an infinitely greater achievement — a grander work — than to pile up millions of cold, unsympathetic, mean, hard dollars.

IV. CHOOSING A VOCATION



HAT shall I do for a living?" This is a question which every young man must solve for himself, sooner or later. No man can thoroughly enjoy life, or feel that he is really living, who has no work to do.

Select a clean, useful, honorable occupation. If there is any doubt on this point, abandon it at once, for familiarity with bad business will make it seem good. Some kinds of business a Carnegie could not make successful, nor a Peabody respectable. Choose a business that has expansiveness in it. Choose an occupation which will develop you; which will *elevate you*; which will give you a chance for self-improvement and promotion. If possible, avoid occupations which compel you to work in a cramped position, or at night and on Sundays. Don't try to justify yourself on the ground that somebody must do this kind of work. Let "somebody," not yourself, take the responsibility. Aside from the right and wrong of the thing, it is injurious to the health to work seven days in the week, to work at

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night, when Nature intended you to sleep, or to sleep in the daytime when she intended you to work.

Many a man has dwarfed his manhood, cramped his intellect, crushed his aspiration, blunted his finer sensibilities, in some mean, narrow occupation, just because there was money in it.

As any book, however good, may be a bad one for us if it takes the time which might be spent reading a better one, so any work, any occupation, may be comparatively bad for us, — if we are free to choose, — if we are adapted to something higher. In other words, we should aim to do the highest and noblest things possible and practicable.

No man has a right, for instance, to develop his brute qualities while his higher nature lies dormant or atrophies. It is a shame for a young man with a vigorous physique, a fine brain, and great possibilities to choose a career which will bring his purely animal qualities into activity and destroy his higher manhood, — for his nobler qualities must inevitably perish for want of exercise. Nature's law — "Use or lose" — is inexorable.

How many young men of ability, of fine

education, and robust health are literally throwing away their lives in some degrading business which elevates nobody, but, on the contrary, demoralizes and contaminates every one who comes in contact with it! Does it pay a young man of godlike powers and infinite capabilities to ostracize himself from society, to forfeit the respect of his fellow-men, for the sake of a few paltry dollars which he has accumulated at the cost of a debauched conscience and the destruction of his better self? Can any amount of money or any physical pleasure compensate for a career on which society frowns, and which one's better self condemns?

It is a sad parody on life to see a man earning his living by a vocation which has never received his approval. It is pitiable to see a youth, with the image of power and destiny stamped upon him, trying to support himself in a mean, contemptible occupation, which dwarfs his nature and makes him despise himself; an occupation which is constantly condemning him, ostracizing him from all that is best and truest in life. Dig trenches, shovel coal, carry a hod; do anything rather than sacrifice your self-respect, blunt your sense of right and wrong, and shut yourself off forever

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from the true joy of living, which comes only from the consciousness of doing one's best.

A machine has been constructed for measuring expended energy, a kind of cage in which a man is put, where every motion, every bit of exertion, and every expenditure of energy are registered. A success-candidate should put himself in an environment which will collect and utilize, as well as measure, all his expenditures of thought force and physical energy.

The great question for a success-candidate to ask himself, everything considered, is, "Where is my chance in life greatest; that is, In what environment shall I put myself, in order to get the largest possible return from the exertion of my powers?"

It is of the first importance to get into harmonious surroundings, where all the powers of mind and body may be able to work to the greatest possible advantage along the line of our ambition. We should engage in the occupation which is best fitted to our physical constitution, mental make-up, taste, and ability. In other words, the surest way to win success is to get into the right niche, in a congenial environment, where we can work without fric-

tion, and where all our powers will find quick and responsive expression.

It is a mistake to suppose that a special call or talent to do a particular thing always manifests itself in youth. Some people mature at a much later period than others. Many men and women do not find their true vocations until middle life. But their intermediate experiences, in most instances, prove valuable when they have found their real work.

The earlier a young man or woman can decide upon his or her life work the better; but there should be no undue haste. Where there is no decided natural bent the greatest patience and care should be exercised in finding out wherein one is strongest. To the youth whose talent or genius is so marked that he can hardly make a mistake in choosing, the question presents no difficulties, but, unfortunately, most of us in the formative period of life show no strong indication of what we can best do. Still, even those who have no special bent as a rule possess certain traits and tendencies which, if carefully fostered, will assist in finding their right places in the world.

"How did you find your place?" asked a friend of George Peabody. "I didn't find it," was the reply; "the place found me." The

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average boy and girl are like the famous banker in this respect. Their places find them. Most of us do not choose our vocations. Accident, chance, environment, location of birth-place, poverty, lack of early opportunities or education generally have more to do with our position in life than free choice. Apparent trifles often change an entire destiny. An accidental glance at a book, a single lecture, a sermon, or a chance remark, a little encouragement, or some sudden emergency, has in many instances been the determining factor in a life.

"My advice," says Prof. Henry Van Dyke, "is not to wait till one knows the best way, but to go ahead and do something at once. Choose the course that seems to point most nearly in the desired direction. More is learned by action than by reflection."

"It is not what I wish to do," says Dr. Thomas R. Slicer, "but what I wish to do with myself, being such as I am."

What can I do best? In what capacity can I best serve my fellow-man, and develop to the utmost my own highest powers? These are the searching questions that confront each young man and woman on the threshold of life. The answer not only involves the welfare or misery of the individual, but directly affects

the progress of the world, for civilization can only reach highwater mark when each man and woman has chosen his or her proper work.

In selecting a life calling the principle to go upon is this: "A feeling of certainty that you can do more good there than in any other work in the world."

Whatever you do in life, be greater than your calling. Most people look upon an occupation or calling as a mere expedient for earning a living. What a mean, narrow view to take of what was intended for the great school of life, the great man developer, the character-builder; that which should broaden, deepen, heighten, and round out into symmetry, harmony, and beauty, all the God-given faculties within us!

V. PROSPECTS RUINED BY PARENTS' CHOICE OF CAREER



VERYWHERE we go we see splendid natural ability wrecked by misfit occupations. There is a crushing, blighting influence in work which the soul loathes, and against which every faculty perpetually protests.

We are fed by hope and anticipation, and there is nothing which kills aspiration and ambition more quickly than trying to do something for which we are not at all fitted.

You can read the misery engendered by a misfit vocation in a person's face and manner. Disappointment is manifested in every attitude and movement; dead hopes leave their pitiless marks in every line of the face.

We can hardly conceive of anything more cruel than for parents to persuade or compel those dearer to them than their own lives to engage in occupations for which they have no natural ability, and against which the whole nature of the boy or girl revolts. They may think they are acting wisely in choosing what they believe to be the most honorable or

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lucrative professions or businesses for their children, but when they attempt to oppose nature, they make a mistake which not only dwarfs the faculties of those they seek to benefit, but also, in a great many instances, ruins their prospects for life.

"It is natural," says a recent writer, "for parents to have opinions and preferences that are caused by the peculiarities of their own lives and fortunes. If they have been comparatively successful, and have become really fond of the duties and pleasures connected with their occupation, they may — probably will — conclude that you will do best to follow in their footsteps. If, on the other hand, they have fared ill in their special work, they will likely wish something different for you. In either case, mere accidents may have affected results more than the nature of the work itself. Besides, times change, circumstances change, and what was worst or best in other days may be just the reverse in your day. Hence, on this subject you should seek from your parents not only their views and counsels, but also their reasons."

No parent would think of advising a son who has lost one arm to engage in an occupation which requires the use of two; he

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would consider it ridiculous to advise him to work on a railroad or as a civil engineer. No one would think of advising a son who has lost one eye, or who has defective eyesight, to become an engraver or undertake any work which requires especially good eyesight. But these same parents do not hesitate to recommend a son who has not the slightest idea of logical distinctions or of legal acumen, to choose the profession of law, or to advise a weak and delicate son to take a clerkship behind a counter, or else to work at some occupation where he would be obliged to be out of the sunlight.

In no way can it be successfully denied that "the soul's emphasis is always right," or that, when his inmost self has proclaimed a man's fit occupation, the mandate cannot be ignored without certain disaster and probable defeat. Therefore, let every one "look into his heart," and act according to what he sees there.

When overfond or ambitious parents, admiring classmates, and well-meaning but mistaken friends, who believe that you are a genius, suggest that you become a great lawyer, statesman, orator, clergyman, physician, architect, or engineer, in fact, anything

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you will, do not be deceived by such suggestions. Analyze carefully your temperament and tastes. If then in doubt as to a choice, look into the conditions attendant upon all the occupations and professions under consideration, try to realize the qualifications necessary in each for success, and consider whether or not you are fitted by nature for any of them. Then ask yourself if you have the courage, perseverance, and physical strength to stand by your calling, no matter what hardships or trials you may be obliged to endure.

Choose an occupation which has the consent of all your noblest faculties; which will satisfy mind, hand, brain, and heart, and which will enable you to look your own soul and every man in the face.

Having thus chosen, do not waver or reconsider. Start right, and right away.

VI. AVOID MISFIT OCCUPATIONS



HERE is nothing more disastrous to success than the wrong choice of a life-work, and yet there is a growing tendency among youth in spite of their frequent unfitness to enter professions which the world regards with great respect.

In straining after a great career, trying to reach some lofty niche or pedestal for which nature never intended them, many people lose all the sweetness, tenderness, and beauty of life. Nowadays, young men and women seem to think that success is entirely confined to the high peaks, the Alps and Himalayas of life. They forget that the lowly violet, which modestly fulfils its mission, freely shedding its fragrance all around, is as worthy of our admiration as the mighty oak under whose shadow it blooms and dies.

Young girls who are attacked with this abnormal ambition-microbe, which is fast producing a disease,—who dream of making great careers for themselves,—often lay down the most sacred duties of life, sacrifice the tenderest home ties, the dearest friendships,

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and abandon home and family in order to do the great thing on which they set their hearts, — the thing which they believe will make them famous and raise them above the level of the commonplace daily life, in which they can see no grandeur or dignity. Suppose they do succeed in this wholly selfish ambition, which seldom happens in the case of the average girl, — what then? Can any college education, however desirable under ordinary circumstances, can any achievement, any career, no matter how brilliant, repay a girl for the sacrifice of her home duties, her tender relations as a daughter and sister, her sweet, womanly, domestic instincts? Can anything ever compensate her for cultivating her intellect at the expense of her natural affections?

Young men who would make excellent mechanics or first-rate farmers frequently suffer from the ambition-microbe, drop their tools or farm implements, together with the duty nearest at hand, and hie them to some great city to win fame and fortune in the overcrowded ranks of journalism, law, medicine, or art. In a few years they retire from the unequal struggle into which they never should have entered, perhaps broken in health and unfitted for any career whatever.

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There are some relations in life which are dearer and more precious than a great career. There are sentiments in our lives which we have no more right to sacrifice than we have to trample upon any of our practical faculties. The wholly intellectual man or woman is a monstrosity, hard, cold, one-sided, incomplete, without poise or true symmetry. Harmonious, all-round development cannot be attained without fostering the tenderer elements of our nature, the affections, the sympathies, the domestic ties of home life. It is the cultivation of these that gives strength and dignity and sweetness to character.

This unnatural straining to do great things, often without even the germ of the talent or ability requisite, not only ends in failure, as a rule, but also brings dissatisfaction, unhappiness, and lasting discontent. It is false in principle, mischievous in results, and fatal to the attainment of the one thing worth striving for,—a perfect character.

Selecting a life-work is serious business. It should be done only after careful study and test of aptitudes, fitness, and tastes by both the person choosing and those having authority with him, unless his bent speaks so loudly in his blood, and his dominant faculties are

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so imperative in their expression of choice that he cannot mistake the calling for which he is fitted. It is everything to a boy or a girl to get into just the right place, where the highest and noblest faculties will find a healthy and delightful exercise, instead of the lowest and meanest. To do the kind of work for which one is fitted by nature, and to do it to the best of one's ability, is working along the lines of one's strength, which increases with every well-directed effort.

In making a decision as to what his work in life shall be, a man should heed the God-given message that speaks in his blood. One's natural inclination, developed by encouragement and education, and controlled by conscience and reason, is the surest guide to an employment most likely to be rewarded with success.

Look the ground over carefully before entering upon your life-work. Study well your capabilities and dominant desires; for remember, your love of your work must be strong enough to enable you to bear many hardships, to enter into severe labor, and to meet myriads of disappointments for its sake. Then study the different vocations in all their phases, and be sure you choose the one which chooses

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you,—that is, toward which your strongest capabilities and desires tend. By this course, the same energy and industry which you would expend in being a poor lawyer, or preacher, or anything for which you are not naturally fitted, will make you successful and happy in the place you were intended to occupy.

Very few people fail in life when in the right places. The trouble is that comparatively few people find their proper niches. There is such feverish haste to get on in the world, such an ambition to get rich, and that quickly, that there is a constant temptation and effort to keep out of one's legitimate sphere and to go into something for which one is totally unfitted. A fine mechanic, for instance, fired by some lecturer, made dissatisfied with his lot by the adage that "Where there's a will there's a way," or "Nothing is impossible to the man that wills," leaves his trade to study law or theology, and, of course, fails. We see people in misfit occupations everywhere, unhappy, discontented, out of sorts with themselves and the world, simply because they have not found their proper spheres.

As truly as the key is made for the lock, and the pillar prepared for the socket, so has

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every one been sent into this world for a special design; and our first business is to find out the groove we are intended to fill. There are men trying to paint landscapes upon canvas whose souls have never caught the divine sense of beauty, and who should be whitewashing board fences. Many a business man hates figures, and wants to live on a farm, while many a farmer would give his fertile acres gladly for the chance of the merchant.

We see behind counters scores of indifferent dry-goods clerks who would have made splendid engineers or good farmers; scores of natural teachers who are doing housework; while natural-born artists are making shoes. It is not for you to ask whether you have the ability of a Webster or a Lincoln, but the great question for you to settle is, "What am I fitted for?" and you should lose no time in getting into that place.

If those who are not succeeding in proportion to the amount of effort they exert would examine themselves closely, they would find, as a rule, that their locomotives are off the track. Not realizing where or what the trouble is, they merely intensify it by putting on more steam, and the more they put on, the deeper

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they sink into the mud, and the harder it is to move.

If they would stop long enough to examine their machinery intelligently and make a thorough investigation of the causes that prevent its working properly, they would probably succeed in getting their locomotives on the right track before they waste all their steam plowing in the sand and mud. Even if they do not discover until after middle life the secret of their failure to get on, they may ultimately reach their destination.

Sometimes we find narrow-gauge locomotives trying to run on broad-gauge tracks. The young man who mistakes ambition for ability, failing as a lawyer when he might succeed as a mechanic; the girl whom nature intended for a model housekeeper trying to earn a living on the stage or by writing, and *vice versa*; the born orator making poor shoes; the natural singer selling laces and ribbons, — these are some of the instances of people trying to fit square pegs into round holes.

“Like a boat on a river,” says Emerson, “every boy runs against obstructions on every side but one. On that side all obstructions are taken away, and he sweeps serenely over a deepening channel into an infinite sea.”

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When you have found your true calling, nature will not oppose your progress with barriers. There will be no straining or pulling against your inclinations. Hardships and difficulties will be powerless to hold you back from the success that is to be yours by divine right.

You may be very sure, my young friend, that if you do not feel yourself growing in your work and your life broadening and deepening, if your task is not a perpetual tonic to you, you have not found your place. If your work is drudgery to you, if you are always longing for the lunch hour or the closing hour to release you from the work that bores you, you may be sure that you have not found your niche. Unless you go to your task with greater delight than you leave it, it belongs to some other man.

When you have found your place, you will know it. There will be no doubt about it. If you are where you belong, you will be strong, resourceful, original. You will not be wondering all the time whether you have found your proper sphere; you will be sure of it, and everybody else will know it. If you are in the right place you will be contented and happy, and at least comparatively successful.

VII. GETTING A SITUATION



GOOD many years ago a young stranger from the West who was anxious to become a journalist, but was without friends or influence, appealed to Samuel L. Clemens (Mark Twain) to help him to a position on some metropolitan newspaper. Mr. Clemens, who had ideas of his own about how to get a situation, replied as follows:

“If you will obey my instructions strictly I will get you a situation on a daily newspaper. You may select the paper yourself; also the city and the state.”

Back came a grateful answer from the young man, naming the journal of his choice, and promising that whatever his benefactor's instructions might be he would obey them to the letter. Then Mr. Clemens wrote in this wise:

“Almost any man will give you a situation if you are willing to work for nothing. The salary will follow presently. You will only have to wait a little and be patient. Therefore, —

"You are to apply for work at the office of your choice. You are to go without recommendations. You are not to mention my name, nor any one's but your own. You are to say that you want no pay. All you want is work, — work of any sort. You are so tired of being idle that life is a burden to you. All you want is work, and plenty of it. You do not want a penny's worth of remuneration. You will get the place, whether the man be a generous or a selfish one.

"When you have got it, do not sit around and wait for others to find work for you. Keep watch and find it for yourself. When you cannot find it, invent it. This will make you needed friends among the members of the staff. When you see a thing that is worth reporting, go to the office and tell about it. Soon you will be allowed to put such things on paper yourself. Thus you will drift by natural and sure degrees into regular reporting, and will find yourself on the city editor's staff, without any one's quite knowing how or when you got there.

"Meantime, though you may have made yourself necessary, possibly even indispensable, you are never to mention wages. You can afford to wait, for that is a matter that will

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take care of itself. By and by there will be a vacancy on a rival paper. Some reporter of your acquaintance will speak of you, and you will be offered the place at current wages. You will report this good fortune to your city editor. He will offer you the same wages, and you will stay where you are. After that, when higher pay is offered you on another paper, you are not to take the place if your original employer is willing to keep you at a like price."

The young man, though much surprised at their character, faithfully followed Mr. Clemens' instructions. He got the situation for which he applied, — that of general utility man, — and within a month was on the city editor's staff. Before the end of the second month he was offered a salaried position on another paper. His employers duplicated the offer, and he remained with them. His salary was twice raised by the same process during the next four years. Then he became chief editor of an important daily in the South, and he still holds that position. Five other young men who subsequently applied to Mr. Clemens for aid were furnished with the same letter of advice, followed it, and found the positions they were seeking. One of the five is now

chief leader writer on one of the most widely known and successful daily journals in the world. He has never served but the one employer. The same man pays him a large salary to-day who took him, an unknown youth, at "nothing and find himself," less than twenty years ago.

Chauncey M. Depew's ideas of how a young man can best get a situation and keep it are charged with hopeful common sense. "A pleasing address and an air of self-reliance," said he, "are often worth more to an applicant for work than a dozen letters of introduction and testimonials. When he has secured the position, he has only to display industry, good sense, and confidence in himself, and advancement is only a question of time." Mr. Depew cited the case of James H. Rutter, as proof of his assertion. Rutter was a poor boy, who lived somewhere on the line of the Erie Railroad. He found employment as a clerk, or sort of freight and baggage agent, at a country station, and within a month revealed that the place and the man were suited to one another. That was in the earliest days of the road. Some of his doings which indicated talent attracted attention, and he was promoted. Then he was put in charge of the freight traffic cen-

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tering at Dunkirk. There he revolutionized the methods then prevailing, brought order out of chaos, and was regarded by the Erie management as a young marvel. They advanced him until he was in control of the freight traffic of that road, and then he displayed a generalship, which, although it was costly for the Vanderbilts, gained the admiration of the old commodore, so that he said: "That is a young man whom we must have." He tempted Rutter away from the Erie road with a salary of \$15,000 a year, and created a new office for him in the Central system, which was called general traffic manager. One day Rutter called upon Commodore Vanderbilt and spoke of a matter of extraordinary difficulty and importance respecting some freight arrangements, and then he asked the commodore what he should do.

"Jim," said the old man, "what does the New York Central pay you \$15,000 a year for?"

"To manage its freight business."

"Well, do you expect I am going to earn your salary for you?" replied the commodore.

Rutter turned and left the room. He went out and acted on his own judgment; acted

with unerring foresight, and was soon promoted to the vice-presidency. Later he succeeded William H. Vanderbilt as president of the New York Central Railroad system.

"Rutter was hired," said Mr. Depew, "to manage the freight business of the Central. He was expected to manage it. If he did not do it, some one would be hired who could."

And this remark points a moral for every young man who is anxious to find a situation and to keep it.

Mr. Carnegie says: "The most valuable acquisition to his business which an employer can obtain is an exceptional young man. There is no bargain so fruitful to him as this."

By the exceptional young man, Mr. Carnegie means the one who is always looking out for his employer's interests. It is the young man who keeps his eyes open, who is always trying to make suggestions for improvements in the business which will be helpful to his employer. He is always studying for some better, simpler, more efficient way of doing things.

The exceptional boy or young man is the one whose main ambition is to help along the business, to further his employer's interests in every possible way. The exceptional young

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man is the one who stays after hours during the busy season to help out wherever he can. The exceptional young man is he who, when an emergency arises in the concern, makes valuable suggestions for meeting it.

The exceptional young man is the one who tries to settle difficulties arising among the employees without rupture, who is always trying to avoid friction, to keep peace and harmony in the firm. The exceptional young man is the one who tries to be helpful to the other employees, to encourage the dull boy or the boy who cannot seem to get hold of the business; to give a word of cheer to the discouraged.

The exceptional young man is the one who is always on the alert for business and for anything which would be of benefit to his employers, who is so polite and attentive and obliging to his customers that everybody wants to deal with him, who makes friends for the firm, who adds dignity to the house.

The exceptional young man is the one who looks after his employer's interests as he would his own. The exceptional young man is the one who looks upon his vocation as an opportunity to make a man of himself, an opportunity to show his employer the stuff

he is made of, who is always preparing himself to fill the position above him.

The exceptional young man is the one who studies his employer's business, who reads its literature, who is on the watch for every improvement which others in the same line have adopted and which his employer has not, who is always improving himself during his spare time and preparing for larger things.

The exceptional boy is the one who does not say: "I was never paid to do that, I don't get salary enough to work after hours, or to take so much pains." The exceptional young man is the one who never leaves anything half done, but does everything to a finish.

VIII. FIXITY OF PURPOSE



AFTER carefully studying yourself, your mental and physical capacities, your disposition, ability, and preferences, and deliberately choosing your life-work, never look back, nor compare it with something else you might have done. Unless experience convinces you that you have made a mistake, and you feel reasonably certain that you are better fitted to succeed in some other calling, abide by your choice. Throw yourself, heart and soul, into your work. Let nothing swerve you from your aim. Do not let the difficulties which appear in every vocation, or temporary despondency or disappointment shake your purpose. You will never succeed while smarting under the drudgery of your occupation, if you are constantly haunted with the idea that you could succeed better in something else. Great tenacity of purpose is the only thing that will carry you over the hard places to ultimate triumph. This determination, or fixity of purpose, has a great moral bearing upon our success, for it leads others to feel confi-

dence in us; and this is everything. It gives credit and moral support in a thousand ways. People always believe in a man with a fixed purpose, and will help him twice as quickly as one who is loosely or indifferently attached to his vocation, and liable at any time to make a change, or to fail. Everybody knows that determined men are not likely to fail. They carry in their very pluck, grit, and determination, the conviction and assurance of success.

Many a man fails in life not because he lacks ability or enthusiasm, or a general desire to get on in the world, but because he lacks steadfastness of purpose. To change one's place frequently, to be in doubt about one's career, to shift from one thing to another, or to raise and lower one's standards or ideals with every changing mood, is to court failure and to weaken self-confidence and the confidence of others.

Apart from the moral stamina which inflexibility of purpose and steady adherence to a chosen career despite hardship and discouragement impart to a young man's character, he can have no more powerful aid to success than the reputation which this stick-to-it-iveness will earn for him. It inspires others with confidence in his ability to succeed in whatever

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he undertakes, and it will steadily strengthen and enlarge his powers for achievement. Just as a building is erected by adhering to the original plan of the architect, instead of branching off in various directions according to the whim of the builder, so the character and life-structure of the young man who carefully plans and patiently works in accord with the ideals of his choice are formed, strong and complete, rich and perfect.

Persistency is characteristic of all men who have accomplished anything great. They may lack in some other particular, may have many weaknesses and eccentricities, but the quality of persistence is never absent. No matter what opposition he meets, or what discouragements overtake him, a successful man is always persistent. Drudgery cannot disgust him, labor cannot weary him. He will persist, no matter what comes or what goes; it is a part of his nature; he could almost as easily stop breathing. It is not so much brilliancy of intellect or fertility of resource as persistency of effort, constancy of purpose, that gives success. Persistency always inspires confidence. Everybody believes in the man who persists. He may meet with misfortunes, sorrows, and reverses, but everybody be-

believes that he will ultimately triumph, because they know there is no keeping him down. "Does he keep at it?—is he persistent?" This is the question which the world asks about a man. Even a man with small ability, if he has the quality of persistence, will often succeed where a genius without it would fail.

The manager of one of the leading insurance companies of the world says that the greatest problem he has to solve is the selection of good agents.

Thousands of people think they can solicit insurance, when they can do nothing else. They consider it a sort of genteel occupation which requires no special talent or ability. But this manager tells me that, notwithstanding all the precaution he exercises in the choice of agents, only now and then one succeeds.

One of the crucial tests by which he tries applicants is putting their courage and pluck to the proof. When drilling them he endeavors in every possible way to discourage them from entering the business. He raises all sorts of objections; tells them that the insurance business is one of the most difficult in which to succeed, that it requires more energy and patience than almost any other, and that comparatively few succeed in it.

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A large proportion of the applicants break down under this test, and decide that they were not born to be insurance agents. But when the manager finds one who remains firm under every form of discouragement, who will not show the white feather, no matter what difficulties and objections may be held up to frighten him,—if the young man is honest, and has a pleasing manner and a good address,—he makes up his mind that he will be a successful agent.

If an applicant has grit, nerve and stick-to-it-iveness, he will generally win. If he lacks these qualities, no matter how well educated or well-bred, he will be a failure.

“He who is fired with indomitable determination to succeed and is willing to put forth all his force and energy to climb to the top,” says a noted life insurance manager, “is the one who is in demand. It has fallen to my lot to start and control hundreds of men, many of whom have met with marked success and are making more money than most professional or business men. These have not been the most highly educated ones, nor the possessors of the most brilliant minds, but the men with the most energy and ambition. My experience has taught me that cleverness counts only one

point in the race to nine points for energy."

There is nothing else to-day besides honesty that is in such sharp demand as vim. Every employer is looking for it, everybody believes in it, and the man who has it usually makes his mark. The world steps aside for him; he outstrips men of far greater ability who are lacking in this essential.

Resolutions, however good, are powerless without the energy to execute them. Vim clears the track. People get out of the way for it. They will not make a passage for the man who wishes to get on and desires to be somebody but who is afraid to go ahead; but they believe in the man of quick, determined action, and instinctively give way to let him pass.

The courage that wins is of the kind that never wavers, that holds out in spite of the most adverse conditions. The men who have made their mark in the world have been noted for their "hanging-on" qualities, their "sticking" ability.

It is a comparatively easy matter to be courageous when everything goes your way, when the sun shines, and when you have plenty of friends who believe in you, but it takes supe-

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rior character and great grit to maintain a steady poise when you feel everything slipping out from under you.

Dr. Cuyler believes that more young men fail from lack of staying power than from any other cause. It is astonishing how many men lack this power of "holding on" until they reach the goal. They can make a sudden dash, a bold *coup d'état*, — but they have no staying power. They lack grit; they are easily discouraged. They get along all right as long as everything goes smoothly, but when their efforts begin to drag, when there is friction and discouragement, they wilt and lose heart.

Such people are dependent upon stronger personalities for their spirit and strength. They can do a good deal if they only have some one near them constantly to brace them up, furnish stimulus and encouragement for them. Lacking staying power, they seem to lack everything. They have little backbone, — little independence or originality. If enthusiasm is contagious in their neighborhood, they catch it, but it soon evaporates, and they are powerless to generate any themselves. They only dare to do what others about them do; they cling to the conventional. They do not

dare to step boldly out from the crowd and act fearlessly.

Great achievers, men who bring things to pass, obstacles or no obstacles, have an abundance of iron in their blood.

Some of the best people we ever knew—good companions, splendid friends, and extremely agreeable—have never accomplished anything worthy of their ability, simply because they had no stamina. They were tame, commonplace; they lacked the fire, the force, the originality and the push that accomplish things.

People whose blood is full of positive force are the leaders, the aggressive men who get to the front. They do not lag and loiter behind, waiting to be attacked. They take the initiative, and push ahead, regardless of obstacles.

One of the first things to do in starting out for success is to show the world that you are not made of putty or straw, but that you have some stability in you. You should make a reputation as early as possible for *doing things*. Let your friends know that whatever you put your hands to will be accomplished, no matter what may stand in the way.

The moment you establish the reputation of a man of *stamina*, of firm, prompt decision,

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— of one who does not waver, vacillate, or wabble, — the world will make way for you. But the moment you show a disposition to be easy, to allow yourself to be pushed to one side, and people see that there is no iron in you, but that you are made of soft metal, they will trample upon you and crowd you to the wall.

It is the determined man, the one whose decision is prompt and final, who is resolute and aggressive, that not only succeeds but also wins the respect and confidence of the community in which he lives. People believe in him, because he is a man of force. They know that he will not dilly-dally or turn his back upon the enemy, but that he can be depended upon to stand firm and push toward his goal.

There is no quality which gains more admiration and respect than that which enables a man to form a definite purpose, and then to concentrate all his energy in executing it.

IX. TRYING SOMETHING "FOR A WHILE"



YOUNG man writes me that he has been thinking seriously of studying law, but he has about decided to try something else "for a while." This has ruined the success of many a young man. One may be compelled by circumstances to work at something not to his taste, or which he very much dislike, but to shift deliberately from one occupation to another, trying this vocation a while and that a while, until the precious years which should have been devoted to discipline and education and special training are gone, is suicidal.

Young men do not appreciate the value of momentum, the wonderful multiplying power and force which come from pegging away in some special line, and training one's self for years to do one thing. This momentum increases just as a snowball adds to its size in rolling.

One of the great objects of life should be to preserve every bit of experience and training we can possibly get in one line; for with in-

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creased efficiency value rapidly multiplies. It is the doing a thing over and over again that gives facility and the artistic touch which, to the uninitiated, seems as easy as breathing.

No, young man, if you expect to make a successful lawyer, don't try to do something else "for a while"; but, after your general education is completed, strike for the law with all your might and main, with all the enthusiasm you can muster, and make up your mind firmly that you will know everything about law that it is possible for you to know. Resolve to be a leader at the bar. Don't be satisfied to be a "cheap John" lawyer. If you are convinced that you are cut out for a lawyer, what good will it do you to know a little about farming, a little about carpentry, a little about civil engineering, and only a little about law? Make up your mind to be a complete lawyer, an undivided lawyer, a lawyer who will carry weight in the community, and not a mere copy or tintype of a lawyer.

"Time elaborately thrown away," would apply to the waking hours of a large class of people who not only produce nothing, but whose leisure is a positive damage to them-

selves and a great hindrance to others. Doing nothing is not always the worst idleness. Busy idleness — the idleness of energetic but undisciplined minds — is often worse than doing nothing.

The man who labors perpetually but to no purpose and who is in constant motion without getting on is like a turnstile; he is in everybody's way, but stops nobody; he talks a great deal, but says very little; looks into everything, but sees into nothing; and has a hundred irons in the fire, but very few of them are hot, and with those few that are he only burns his fingers. This sort of man hinders the business of life almost as much as the professed idler, who devotes the time he can spare from the pursuit of pleasure to the neglect of his duties.

Remember that "the mill will never grind with the water that has passed." You start out in life with a certain amount of energy; you can use it for farming, teaching, practising law or medicine, or selling goods. If, however, you allow a multitude of little leaks in your reservoir to drain off your supply, you will be surprised at the small amount of water which runs over the wheel to turn life's machinery — actually to do life's work.

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Goethe's motto, "*Wo du bist, sei alles!*" (Wherever thou art, be all there!) would be an excellent one for people who seem totally destitute of the power of concentration.

The mental reservoirs of many earnest, enthusiastic workers are like a leaky dam, where most of the water flows out without going over the wheel and doing the work of the mill. Their energies are dissipated by being scattered over too wide an area; consequently their well-intended efforts are barren of results.

Energy must be conserved. The manager of a large establishment, a very promising young man, recently declined the offer of a directorship in two leading banks in his town. In giving his reasons for declining, he said that if he sapped his energies in too many directions, he could not make a great success of his regular business.

Every little leak in the mental reservoir lessens by so much the stream upon the wheel of life. Mind-wandering is one of the most subtle and dangerous of these leaks, as it is one of the greatest enemies of effective work. A habit of worrying about things that cannot be remedied, crowding the thoughts with petty anxieties and jealousies, taking up one thing

after another and not bringing anything to a conclusion—these are leaks in our mental reservoirs that are draining reserve power.

The man who does not learn early in life to focus his efforts, to centralize his power, will never achieve marked success in anything. The waste of life occasioned by trying to do too many things at once is appalling. No one is large enough to be split up into many parts; and the sooner a man can stamp this truth upon his mind, the better his chances for being a profitable member of society.

Many a man would have been a success had he connected his fragmentary efforts. Spasmodic, disconnected attempts, without concentration and uncontrolled by any fixed idea, will never bring success. It is continuity of purpose alone that achieves results. The ant carrying a grain of corn larger than itself up a high wall, and, after many failures, finally bearing it in triumph to the top, teaches a lesson that all might study profitably.

The man who has the power of unification, whose every effort has reference to one central aim, is the one who reaches the top of the wall. He understands that it is not the amount of work that can be accomplished at a stretch but persistence that tells. It is the long, steady

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pull, the unconquerable purpose, the unbroken effort, that win the battle of life.

No matter how brilliant his intellect, how subtle his mind, or how diversified his talents, if a man lacks concentration and continuity, his manifold gifts will avail him but little.

Not even a genius can hope to develop all his possibilities to the same extent, and in this competitive age the man who attempts to do many things, as a rule, either fails in all or attains only a dead-level mediocrity. Instead of becoming a master in one line, he becomes a botch in many.

The successful gardener cuts off a great number of promising buds and trims off many healthy branches, which at the time seems a great sacrifice. But he knows that the future welfare of the tree or plant demands this apparent waste. Experience has taught him that the tree that is never pruned produces small and inferior fruit, because the sap which would have developed large and luscious clusters upon a few branches has not been sufficient to nourish many.

The florist finds it necessary to nip many buds which would in time have produced pretty flowers, but nothing striking, nothing above the average, in order that the sap which

would have gone to nourish a profusion of inferior quality may be concentrated upon the development of a comparatively small number of unusually beautiful blossoms.

Like the chrysanthemum, which, unattended, spreads out into a straggling, scrubby plant, bearing a great number of small flowers, noted neither for beauty nor for fragrance, but which, when pruned and cultivated to its fullest capacity—as, for instance, the Japanese variety—yields perhaps not more than one or two on each plant, but blossoms of surpassing size and beauty; so, many young men and women who put out numerous buds amount to little or nothing in after life, because, instead of pruning, trimming off here and there, they tried to cultivate all their possibilities.

The only hope of signal success lies in concentration, in sending all the sap of one's life, all the energy one can muster, into one specialty. No one has sufficient time or physical strength to develop to marked success several specialties.

If a man wishes to rise above mediocrity, he must rid himself of conflicting ambitions. If he would attain to excellence in one or two directions, the pruning knife must be applied relentlessly, not only to all shoots of vice and

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slothfulness, all downward tendencies, but even good and promising branches must be sacrificed.

The failure of the average man is due, not so much to lack of ability, as to lack of ability to concentrate, to expend all his energy in the cultivation of one marked talent, instead of scattering it on four or five possibilities. He cultivates his musical talent a little, he can speak a little in public, he knows something of real estate, dabbles a little in farming, develops his social faculties to some extent, knows a little law, writes an occasional article for a periodical, teaches a while, writes a little poetry ; in other words, he dissipates his energy. If he had only been wise enough in his youth to sacrifice some of his tastes ; to cut off all sprouts which scattered his strength and his energies, and to send the sap of his life into one stalk, he might have developed superb blossoms and magnificent fruitage, something which would have attracted the attention of the world. By trying to develop all of his faculties, a little here and a little there, the whole force of his life has been dissipated, and, instead of being a marked success in any line, he is little more than a failure in several.

As a rule, the man with a single talent is

more likely to succeed than the man with ten talents. The very consciousness of having but one talent is a perpetual spur to concentrate. To redeem himself from possibility of failure or mediocrity, he keeps hammering away upon one purpose until he accomplishes something. If he had ten talents there would have been constant temptation to diversion. Each would have claimed recognition, and there would not have been sufficient force left for the complete development of any one.

In this age of competition and specialties no man can hope to succeed in any marked degree unless he fixes all his power upon one point. There is no hope of success for the smatterer or the scatterer; it is the concentrator, the specialist, the man who knows one thing thoroughly, who will succeed.

The young man who would attain success in this century must be prepared for it by special training and such practical education as has never before been demanded in the history of the world. The tendency in every line of endeavor is toward centralization, toward great combinations of interests, and the men who would climb up to the head of affairs, or to responsible positions, must be specialists. There will be little hope for the

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jack-of-all-trades. Those who know a little of everything, but have not been trained to do one thing effectively, will be relegated to mediocre positions. A young man must know how to do some one thing effectually, or he will not rise. On the other hand, the prizes were never before so great, nor the opportunities so promising, for the men who have been trained to do one thing well.

When a man has so disciplined his mind that it is proof against all distractions; when he can make himself oblivious of every side-light which might dazzle or divert his vision and keep his eye steadily on his chosen goal, he has thoroughly learned the power of concentration.

X. WHEN IT IS RIGHT TO CHANGE



EVI P. MORTON, the eminent banker, was elected Vice-President of the United States in 1888. One day in the summer of 1893, as he was seated in his hotel in Washington, Mr. Morton was talking with James Wilson, the Secretary of Agriculture, when the latter said:

"Morton, what induced you to go out of the dry-goods business?"

Mr. Morton wheeled in his chair and sententiously rejoined, "Emerson!"

"What in the world do you mean by that?" asked Mr. Wilson.

"It was this way," was the response. "Thirty years ago, when I was loaded down with dry goods and had more money due me on my books than was at all comfortable, I took up a volume of Emerson's works. Some lines in it struck me forcibly, and changed the whole current of my business life. 'If a man,' said Emerson, 'has something that the public wants, even though he live in the midst of a wood, people would make a pathway to reach his dwelling.'"

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"At that time, although my credit was good, I was sometimes put to it, as other merchants were, to obtain banking accommodations. Often it seemed to me as if the only thing on earth worth having was ready money. Those lines of Emerson set me thinking. After a while I began to realize that the one thing the public really wanted was ready cash. Dry goods they wanted sometimes; money they wanted always. The cash represented dry goods, food, comforts, and all happiness; and the history of peoples proved that for it not only would they make pathways through the wood, but they were also ready to tear down mountains and part the waters of immeasurable seas.

"So I took to banking, on the safest principles. I made loans on good securities; and I found that where formerly I had to hunt the public, the public now sought for me. Wise words spoken need only translation into action to bring results."

We have known many people to fail in life because they were brought up to think that they must stick to one thing and never change. Thousands have been miserable failures all their lives, although they have worked hard and tried hard to succeed, simply because they

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were out of their places and had not the moral courage to face the world and change their occupations. You may be sure that if, after putting forth all your best efforts and energies for a reasonable time, you cannot succeed where you are, you are out of place; that you are a fish trying to swim on the sand. There is a right place for everybody. Study yourself carefully; note your tendencies, your preferences and tastes, and, if you see there is no possibility of making a success where you are, do not throw your life away persisting in the wrong place. Find your proper place as quickly as possible.

If you have been in one place sufficiently long and no success has come, cease to dwarf and impoverish yourself by taking for your motto the proverb: "A rolling stone gathers no moss." It is time for you to apply the other: "Change of pasture makes fat calves." Do not persist in being a third-rate school-teacher all your life. If you are not a born teacher, if you cannot make your mark even in the country, do not teach; there is something wrong. Perhaps you are spoiling a good farmer to make a very poor teacher. If you have been practising law in a good location for ten or fifteen years and have failed to

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get a respectable living, the chances are that you are very much out of place, and may be neglecting your duty as a mechanic merely to dabble in law.

✓ Do not change rashly. Very often one calling can be retained while the other is being adopted. One of the most successful lumbermen in the West was a preacher until over forty years of age, and not much of a preacher at that. When he gave up the pulpit for the sawmill, he proved successful from the first. He had mistaken his vocation, but saw the mistake in time to adopt the only remedy. Undoubtedly, a great many members of the bar would do better work sawing wood, while many a wood sawyer might prove an admirable pleader. If you are sure you are in the wrong sphere, take the right step before the step becomes difficult or impossible.

How many young men and women are behind counters who are conscious that their lives are comparative failures, because they are out of place! If they could once get into their spheres, they would rise rapidly; but, tied down by uncongenial occupations, dwarfed and hampered by misfit conditions, they lead humdrum lives, never contented, never satisfied, but haunted with the consciousness that

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they were meant for different and better things.

An acorn which would become a giant under the right conditions would only make a scrub oak, at best, when planted out of its element. The California pines which tower hundreds of feet into the heavens would be stunted, gnarled apologies of their natural greatness, if planted in an inhospitable soil and uncongenial climate.

What a misfortune it is to be handicapped throughout one's life because of not starting right! When one finds his right place in life, even if late, the dwarfed powers begin to expand, the hampered ability looks up, and the man aspires toward his natural goal; his ideal begins to unfold, and he feels himself, for the first time, a man.

XI. PERSONAL APPEARANCE



THOUSANDS of worthy young people have failed to obtain situations simply because they have not learned the art of carrying themselves properly, of appearing to advantage. A youth who drags his feet when he walks, who slouches, whose arms dangle like strings from his shoulders, does not make a favorable impression upon a proprietor or manager, who looks him over from head to foot, notices his gait, his carriage and manner when approaching the desk or office, and by every little thing is influenced in his decision.

If a boy could only read an employer's mind while talking to him, he would learn a useful lesson; but, unfortunately, he usually goes away ignorant of the thing which barred him from the coveted place. This may be a sly, furtive glance of the eye, which indicates lack of self-control or a vicious habit; it may be a failure to look one straight in the eye; it may be playing with his cap while talking; it may be a soiled collar or cuff; it may be unkempt hair or soiled fin-

ger nails; it may be an unbrushed, untidy suit; it may be a cigarette, or any one of a score of other little things which influence the decision, — none of which is small when one's whole career, or success in life, may hang in the balance.

An untidy appearance, dawdling, or dragging of the feet, often indicate weak morals and slipshod habits. Employers like a boy who walks briskly, speaks promptly, and is quick and clean-cut in his replies to questions. Such acts indicate a bright, alert, quick mind. Employers are not desirous of having in their service people with slow, irresponsible minds or slovenly bodies.

Brightness, cheerfulness, alertness, promptness, and energy of attitude and bearing are things which attract attention very quickly, and secure situations, for dullness and carelessness of attire, though accompanied, as they sometimes are, by unusual intelligence and wisdom, make undesirable employees.

Tailor-made clothing is often the most economical. It is astonishing how quickly the quality of clothing is mated to its wearer. If it is of good material, fits well, and is becoming to him, he immediately partakes of its superiority, which is manifested in his in-

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creasing self-confidence, self-possession, and feeling of well-being.

An ill-fitting and untidy suit will often demoralize the best meaning man. The quality of his work will be affected materially by the fitness and quality of his attire. Good clothing makes him feel conscious of a certain superiority which would be impossible without it. This is especially true with women. Many a charming, entertaining lady, when suddenly surprised in everyday attire, has been non-plused and dumfounded.

The consciousness of being well and fittingly dressed has a magic power in unlocking the tongue and increasing the power of expression. It is a great deal better to economise in other things than to be too saving in your wardrobe.

The advantages of advertising are, wisely enough, loudly and widely extolled, but one truth should never be lost sight of: a man's personality and his establishment are his best advertisements.

"I believe," said one who had thought seriously on the subject, "that a clean place of business, neat apparel and well-kept hands and finger nails are worth fifty per cent. interest on every dollar a man invests in bus-

iness." If to these things he adds a pleasant and interested manner, prompt attention, a disposition to serve his customers with exactly what they want, even though it be an inexpensive article and he may be obliged to send for it, he may confidently count on a hundred per cent. on his invested capital.

This applies equally to city and country business. The many times multiplied facilities for travel between country and city enable out-of-town residents to choose among many places at which to trade and shop. It is therefore obvious that a country store, to hold its custom, must be as neat as the city one, and its keeper as immaculate, as prompt, as pleasant, and as obliging as his town rivals.

XII. MANNERS AS BUSINESS CAPITAL



PERHAPS nothing besides downright honesty or self-confidence contributes so much to a young man's success in life as a fine manner — courtesy, gentlemanliness. Other things being equal, of two persons applying for a position, the one with the better manners gets it. First impressions are everything. A rough, rude, coarse manner creates an instantaneous prejudice; it closes hearts and bars doors against us. A fine manner with an ugly face, or even a deformed body, is an infinitely greater factor in winning one's way in the world than a bright, pretty face and a perfect physique with a brusque, disagreeable manner.

Thousands of professional men without marked ability have succeeded in making fortunes largely by means of a courteous manner. Many a physician owes his reputation and success to the recommendation of his friends and patients who remember his kindness, gentleness, consideration, and, above all, his

politeness. This has also been the experience of hundreds of successful lawyers, clergymen, merchants, tradesmen, and men of every class and of every walk in life.

When George Peabody was a clerk in a store, when he could not produce the desired article, he even, in one instance, went to another store with an old lady and helped her to find what she was looking for. Later, when this lady died, this courtesy was materially acknowledged in her will.

The author once knew a poor boy who began business in a small room in a country town with little capital; but he was so polite and accommodating and businesslike that he soon attracted attention. When ladies drove up to his modest little store, he would help them from the carriage, hitch their horses in the shade, or put a blanket on them in winter, and do everything to make it pleasant for his customers, many of whom came from a distance in order to patronize him and help him to build up his business. He became an honored citizen and the proprietor of the finest business house for miles around.

Many commercial houses owe their success largely to their ability in selecting traveling men of pleasing manners and personality to

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represent them. In fact, some of these firms are so dependent upon the personality of these men that, should they leave them, a large part of their trade would go with them. The merchants whom the "drummers" visit become attached to them, and, in many cases, rather than cease to do business with them, would transfer their patronage to the firm with which they chose to connect themselves.

The largest establishment in Paris — the Bon Marché — was literally built up largely by the amiability and pleasing manners of its founders, as was also the famous grocery business of Park and Tilford of New York.

In building up a business you should choose your employees with discrimination. Every one of your salesmen should be polite. Courtesy is one of the first essentials in a well-organized store, and the best way to teach your employees politeness is to set them the example. Do not be ungenerous or over-strict with those in your employ. Try to make every one feel that he or she is a necessary part of the firm, and that much depends upon personal efforts. Do everything you can to make your employees comfortable and happy; kindness goes farther than harshness in secur-

ing good service. Again, well treated employees are a good advertisement. People will talk about the firm for which they work, and tell how they are treated by their employers. Do not forget this item: it is important.

The best salesmen and saleswomen are those of sympathetic, kindly, and sociable dispositions. This is because their manifestations of friendliness have a spontaneity which is far more winning than any forced expressions of goodwill. Training employees to be obliging, helpful, and courteous pays the retail merchant. If they be made of the right material, salesmen can become polite and serviceable, responding to every call with cheerful alacrity, and, in time, showing toward their employer a loyal spirit, and toward customers an invariably polite and attentive attitude, even under disagreeable, unfair, and exacting treatment. Salesmen are expected by the merchants of the best houses to be always attentive to visitors, but never to importune them to buy; they are to remember that the visitor, whether a buyer or not, is a guest of the establishment and is to be treated as such. The salespeople are the representatives of the proprietor in meeting and greeting visitors, and must do their utmost in an un-

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obtrusive way to create a relationship of goodwill between the merchant and the public.

We find a great many men and women side-tracked all along the pathways of life because they were not taught the value of good manners and of a fine, gracious courtesy in their youth. The result is that they have grown up hard and coarse and repulsive in manner, and have not been able to win favor or attract trade or business. In other words, their bad manners and repulsive ways have kept them back and handicapped their careers.

It is astonishing how fine manners and politeness in children develop into ease and attractiveness in manhood and womanhood. Other things being equal, the employee who is selected for advancement is the one with good manners, a fine, gracious demeanor, a good presence; these qualities are the best kind of capital, even better than money. Agreeable deportment, coupled with good education and ability, will often win where capital in the hands of the boorish, the unattractive, and the ill-natured will fail. Everywhere we see young men and young women drawing big salaries largely because of their superior politeness. The fine-mannered are wanted everywhere as superintendents, as

salesmen, as traveling representatives, as clerks, as private secretaries, or as credit men. In fact, agreeable deportment is the one indispensable quality sought after everywhere. There is nothing else which will so quickly open the door to opportunities, to society, to the hearts of all.

Courtesy is to business and society what oil is to machinery. It makes things run smoothly, for it eliminates the jar and the friction and the nerve-racking noise.

It is a real delight and a restful pleasure to be in the society of people who have been disciplined in the amenities of life, — of those who radiate an atmosphere of kindliness, of good will, and of helpfulness, wherever they go.

There is a great moral quality in fine manners, refining the character, as a rule, and making it more harmonious, with less that grates and rasps and exasperates.

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XIII. SENSITIVENESS AND SUCCESS



ANY persons have a natural reserve which gives them a distaste for meeting strangers. This feeling can be overcome, and must be, if one would become a successful business man.

Many are kept back in their efforts to get along in the world, by oversensitiveness. The author knows able young men and women who are well educated and well fitted for their callings, but so extremely sensitive to criticism or suggestions that they never rise to the places to which their abilities entitle them. Their feelings are constantly being wounded by fancied slights in the office, the shop, the store, the mill, the factory, or wherever else they may happen to be. They carry about with them, most of the time, a sense of injury which not only makes them unhappy, but also to a great extent mars their efficiency.

Oversensitive people are usually very fine-grained, highly-organized, and intelligent, and, if they could overcome this weakness, would become capable, conscientious workers. This failing — for it is a failing, and a very

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serious one, too — is an exaggerated form of self-consciousness, which, while entirely different from egotism or conceit, causes self to loom up in such large proportions on the mental retina as to overshadow everything else. The victim of it feels that, wherever he goes, and whatever he does, he is the center of observation, and that all eyes, all thoughts, are focused upon him. He imagines that people are criticizing his movements and his person and making fun at his expense; when, in reality, they are not thinking of him and perhaps do not see him.

This supersensitiveness, so destructive to happiness and success, and incidentally to health, — for whatever destroys harmony destroys health, — betrays, in a sense, a lack of self-respect of which no man or woman should voluntarily be guilty. To be a complete man one must be conscious, although not in an offensive way, of his own worth and dignity. He must feel himself superior to envious criticism or ridicule. When some one told Diogenes that he was derided, he replied: "But I am not derided." He counted only those ridiculed who feel the ridicule and are discomposed by it.

The surest way to conquer morbid sensi-

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tiveness is to mingle with people as freely as possible, and, while appraising your own ability and intelligence at least as impartially as you would those of a friend or acquaintance, to forget yourself. Unless you can become unconscious of self, you will never either appear at your best or do the best of which you are capable. It requires will power and an unbending determination to conquer this arch enemy to success, but what has been done can be done, and many who were held down by it for years have, by their own efforts, outgrown it and risen to commanding positions.

Grace of manner and ease and dignity of pose are largely mental, and depend a great deal upon one's confidence. Shy or sensitive people cannot easily overcome awkwardness, because of their self-consciousness and sensitiveness to what others think. They imagine that everybody is watching them, and wondering why they never got rid of their clumsiness, or guessing where they were reared.

The first remedy is to get rid of self-consciousness and to believe we are what we would like to be, when our awkwardness and ungainly bearing will gradually disappear. Archbishop Whately, who suffered untold

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agony from his natural shyness and sensitiveness and a morbid regard for what people might think of him, could not find a remedy until he made up his mind utterly to disregard people's opinions, entirely to ignore what they thought of him, and not to imagine that everybody was watching him; then he quickly overcame his handicap.

XIV. HINDERING PECULIARITIES



N employer is influenced most by the little things in an application for a position. The little remarks dropped, the appearance — the dress, the collar, the cuffs, the nails, and the hair — a careless expression in conversation, the use of slang, a failure to look the superintendent or manager squarely in the eye when talking with him, forgetfulness in removing one's hat, holding a cigarette, even an indication of the use of tobacco, or the sign of some other bad habit, gruffness, lack of politeness, and a hundred other seeming trifles, have proved stumbling-blocks to the advancement of many a youth.

Many a young man has been hampered because of peculiarities which he has allowed to creep into his personality or manner, which, if realized by him, might easily have been pruned and trained, had he only been taught the secret of habit-forming.

Young people do not easily understand how much a pleasant and agreeable manner has to do with success. Everybody likes to be sur-

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rounded by agreeable people of gentlemanly manners, not by those who are gruff, uncouth, peculiar, and disagreeable. ^{by} We are all looking for sunshine and harmony in this world. We try to avoid the dark, damp, and dismal places, and shrink from harsh, uncomfortable, discordant surroundings.

Even commanding ability will not always counterbalance disagreeable peculiarities. Young men and women often wonder why they lose their situations when they have a good education, ability, and valuable experience. It is very often due to some disagreeable peculiarity or unpleasant mannerism which the employer does not like to speak about, and he finds some excuse for filling the position with a more agreeable person.

Employers do not like to have morose or gloomy people or victims of the "blues" about them. They like bright, cheerful, buoyant, sunshiny natures that look toward the light. Sarcastic, ironical employees, those who are always insinuating, finding fault, and making innuendoes are never popular.

Stubborn, obstinate, self-willed people who always want their own way and are selfish about everything; the over-bold, the egotistical,—those who are always bragging about

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what they have done and can do, are not wanted.

The tattlers, gossipers, those who are always meddling and making mischief among employees, are among the people who never get on.

It is often not so much the great things that injure a man's business or profession as the little things, the trifles that he does not think much about. One of the worst of the little hindrances to success is lack of amiability. How many sales have been lost by the impatience or insolence or want of equanimity of a salesman! How many editors have lost valuable contributors, and publishers noted authors, simply from the lack of an even temper or a disposition to be cordial and hospitable! How many hotel clerks and proprietors have lost desirable customers by curtness of manner or inhospitable treatment!

But it would be a narrow view of amiability to look at it only as a factor in attaining material success. Its power to brighten and sweeten life in the home, in the street, in the school, in the store, office, or market, — wherever it is found, — is of infinitely greater value than its material influence as a success-winner.

Every young man and young woman should look well to the little things which cut down

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the average of success-possibilities. For instance, little mannerisms, such as nervous twitching of the hands or muscles, fumbling with the fingers, fooling with whatever is within reach, peculiar movements, undignified postures in sitting or standing, a slouchy gait, a habit of saying sharp, unkind things, — all these interfere very materially with one's success-possibilities.

Many a man with great brain power and fine physique, who started in life with good prospects, has failed to attain great success because of little idiosyncrasies, peculiarities of speech or manner; things not in themselves vicious or wrong, but which render him disagreeable or unacceptable to those who have dealings with him.

If it were possible for us to write of all the little things which have cut down the average of our success, and to calculate just how much each has contributed to the whole, it would be most helpful.

For example, one young man's advancement has been cut down twenty-five per cent. by bad temper, a surly, disagreeable disposition; another's by carelessness in dress, an unkempt or slovenly appearance; and yet another's by a sharp tongue.

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Many a brilliant and capable stenographer has failed to advance because she had disagreeable habits which annoyed her employer, who, while he recognized her ability, preferred a less able stenographer who had amiable and agreeable qualities. The lack of amiability has stood in the way of advancement of many an employee who wondered why he did not get along.

Disagreeable, hurtful, and foolish habits, formed perhaps unconsciously, often become great barriers which keep us from otherwise well-earned success. It would pay young men and women who are eager to succeed to make frequent inventories of their success-capital, to examine themselves carefully and impartially, as if they were studying the merits and demerits of some one else, in order to find whether their progress is being barred and their whole future jeopardized, by some unfortunate habit or peculiarity which is patent to every one but themselves. If this rigid self-examination should result in the discovery of a weakness or fault which it is in their power to correct, — and this is always possible, — they have none but themselves to blame if, in middle life or later they find themselves in the unhappy ranks of the “might-have-beens.”

XV. THE BLIGHT OF SHIFTLESSNESS



HERE is nothing else quite so hard to cure, in the line of moral weaknesses, as constitutional shiftlessness.

There is little hope for a youth who dawdles, who has not gumption and life enough even to sit or stand erect. Everything he wears and everything he does has a slouchy, going-to-pieces look. His backbone lacks lime and he appears unable to hold himself together. His slipshod ways and shiftless manners are apparent in everything he does — in every letter he writes, in every errand he does, in every word he speaks, and in every movement of his body.

Shiftlessness is a very difficult disease to cure, for it will yield only to the most heroic treatment. Sometimes, however, when shiftless people are thrown on their own resources, and have no possible way to keep from starving but by helping themselves, they manage to summon their energies and make a little start in life.

We would earnestly caution every youth against the danger of this disease, for it is con-

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tagious. We have known it to go through whole families, schools, and communities. We have been in towns where everything had a shiftless air, in country places where fences were all down, the ground overgrown with weeds and bushes, and the barns and houses unpainted,—in short, where desolation and failure stared one in the face at every turn.

Avoid association with a slipshod, ambitionless person, as you would with a person tainted with smallpox. He is afflicted with a moral disease, which may, in spite of his determination to resist it, have a blighting influence on his life.

How quickly an undecided, vacillating man communicates his uncertainty and vacillation to those about him. Every one who works for him, unless unusually well poised, catches his disease. He never quite knows what he wants to do; he is always on the fence. Of course, his employees will not decide things for him. Everything about the establishment of which he is the nominal head drags; the whole atmosphere is loaded with indecision. Orders are half executed, letters are half finished, repairs wait for more definite orders, and everything "hangs fire." There is a negative air about the place. An employer of this kind is continually

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out of patience with those employed by him when the trouble is that he does not let them know decisively what he wants and expects them to do.

A habit of vacillation is most demoralizing to success and character-building. People who are forever weighing and balancing and considering, and never deciding questions until compelled to, are always weaklings. The power of decision after a while becomes perfectly demoralized, and the victim loses not only the confidence in his own judgment, but also the power this gives over men and circumstances. Undecided people who always suspend judgment and defer giving opinions carry a negative atmosphere in their very presence. They inspire doubt in regard to their own ability. The decided man carries a positive atmosphere. He impresses you with his force and power to do things. His very presence carries confidence and conviction. You feel that a man confronts you and not a weakling. He knows what he thinks, and says it; he knows what he wants to do, and does it.

A character in "The Little Minister" announced his intention of cutting down a certain hindering tree. He never "got at it," the tree

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widened and grew tall, the man aged, and still the tree stood. "I grew old," he said, "looking for an ax." An artist had a magnificent conception of a Madonna, and he talked enthusiastically about it to friends, but his moods, or his studies, or the light, or his exact idea of the pose never quite suited, and he never painted it. Still the thought of it possessed him till he could do nothing else. When death came, it found him lamenting that the glorious vision he had constantly seen in imagination was never put on canvas to delight others and make his own fame.

One of the most pitiable of sights is that of a man who is forever hanging in the balance, powerless to fling himself with force on either side. The great prizes of life are lost by vacillating.

A man who starts out in business in a half-hearted way, without enthusiasm or confidence in his ability to succeed, is sure to be a failure.

Nothing great is ever accomplished without enthusiasm, energetic persistence, and determination to do the right thing regardless of obstacles. A weak, vacillating person, a half-hearted man, excites no admiration or enthusiasm. Nobody believes in him. It is the posi-

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tive, energetic, dead-in-earnest man who creates confidence; and without the confidence of others, it is difficult to succeed.

No matter what you undertake, do it in a whole-hearted way, be *all* there. Concentrate all your power on it, if you are only writing a letter, or doing the chores. Be a whole man at whatever you attempt, otherwise you will form loose, indolent habits, which will threaten your success all along life's journey.

The world is full of people who bemoan their hard luck and are constantly pitying themselves because fate is against them, because they cannot succeed as others do. The real cause of their failure is lack of heart. They do not throw their whole souls into their work. They only touch their employment with the tips of their fingers. They are half-hearted, absent-minded and lack energy, push, perseverance; they have no ambition-fires to melt the obstacles in their pathways, to weld together into one continuous chain the links of their efforts.

Futile endeavor, half-hearted efforts, never accomplished anything. It takes the fire of determination, energy, push, and good judgment to accomplish that which counts. It is the enthusiastic man, with fire in his blood

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and ginger in his brain, who makes things move, and pushes to the front.

We see the half-hearted floating aimlessly with every current. They have lost their grip, and are pushed aside by the more vigorous and determined; they lose hope and cease struggling, and then become drifters, and are tossed about on the sea of life.

One of the most dangerous things that can happen to young people is losing sight of the ideal — unconsciously drifting down from a high level — until they become half content with mediocrity, inferiority, and practically satisfied to drift along in a humdrum way, merely "marking time," conscious of inferiority of purpose and aim, and yet without the energy or propelling power to force themselves into a higher condition of things. Oh, the blighting, blasting effect which follows the loss of an ideal, or the fading out of a purpose! One of the most disheartening and discouraging things about helping young people is the difficulty of arousing them to a realization of their hopeless condition when they have once lost sight of life's aim. All was easy when they left school and started out with great expectations. But after they have met a few disappointments and failures, they show no stamina

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or backbone to rebound from their fall, and so they lie flat.

Of course, many people are hindered in the race through no fault of their own, but the vast majority of those who cease to climb and give up (often right in sight of their goal), do so from some weakness or defect. Many of them lack continuity of purpose or persistency; others lack courage or determination. Many of these unfortunates would attain at least something of real success by merely sticking to their tasks.

XVI. THE POWER OF DECISION



THE young man in demand everywhere to-day is the one who can create something, the man of productive power. There are many who can do routine work, follow prescribed lines, carry out in detail a program mapped out by others; but the man of original force, of constructive energy, who can start out in untrodden paths and blaze the way for others, is as rare as he is valuable.

There is always a premium on the thinker, the man of original ideas and methods and real productive force. Insurance companies are scouring the country for such men; merchants are in need of them; great combinations are looking for them as leaders; they are wanted in law, in the business world, in the field of science, in all walks of life.

The man who makes up his mind quickly and firmly has an infinitely better chance of success than the one who is always hovering on the brink of hesitation and uncertainty. The temptation to open up and reconsider should be cut off immediately, for to be weak

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in your power of decision is to be shorn of most of your strength.

One of the most dangerous habits in which a youth can indulge is that of weighing, balancing, reconsidering, and making up his mind, and yet again reconsidering, balancing, and weighing all the arguments for and against, until the untrusted brain becomes confused and incapable of clear judgment. Such a habit is one of the greatest dissipators of mental power, and the man who allows himself to become its victim is foredoomed to failure.

A young man who starts out to succeed must resolve firmly that he will not become a prey to indecision, that he will suffer the consequences of mistakes rather than be forever digging up matters *de novo*. He should make up his mind not to act hastily or without proper consideration of the thing in hand, but to use his best judgment in arriving at a decision, and then, without hesitation or reconsideration of the arguments for or against, try to execute it with all his might. If he finds he has made a mistake, he must not be discouraged; he has had a new experience which will prove helpful to him in the future, and the benefit accruing to him from the practise of self-reliance and prompt, unwavering decision,

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will be of infinitely greater value to him than a successful move would have been had he hesitated, weighed, considered and reconsidered, and changed his mind over and over again in foolish uncertainty before making a final decision.

Many people of otherwise great ability do not succeed to any extent because of this weakness of their power of decision. They seem incapable of acting independently. They must see their friends and consult their neighbors before they can tell what to do about the simplest thing. They must think it over and over until the brain grows weary of the treadmill round forced upon it; and the more they think it over, the more consultations they have about it, the less able are they to reach any conclusion. So they go through life, halting, vacillating, uncertain, robbed of their strength, deprived of the large success they were fitted by their ability to win, because of this fatal lack of power to decide for themselves and to decide promptly.

Men of great achievement are characterized by their ability to grasp situations quickly and act promptly. Their vision is clear, they understand conditions thoroughly, and they act without hesitancy or doubt of results; hence, in

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most instances, they carry their purposes to a successful issue.

Those who accomplish great things do not do so by unusual straining or an exhausting output of mental or physical energy. J. Pierpont Morgan, for example, in the execution of his colossal schemes, does not seem to exert any great effort. He achieves his ends with apparent ease, because of the lucidity of his ideas and his strong grasp upon situations.

The steel tools driven by the great cams in our shipbuilding yards go through solid steel plates with as much ease, seemingly, as the fingers of a cook go through yielding dough, because of the huge balance wheels whose mighty momentum, without jarring or straining, overcomes all obstacles. So great workers compass vast results by the momentum of their intellects, their clear comprehension of conditions, and their ready mastery of complicated situations.

Such minds as these are self-contained, self-reliant, confident. They do not buttonhole every friend or acquaintance they chance to meet and ask his advice or opinion in regard to their plans. They do not consult subordinates or equals; they simply look over the ground and study it carefully, as a skilful

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general studies his plan of the battleground before he leads his army to action, and then they act.

Men who have a wide grasp of intellect and firmness of decision are always positive. They know what they want, and are never on the fence. They do not waste their time shilly-shallying, seeking advice, balancing opinions, or splitting hairs. They decide upon a course of action, and then pursue it without hesitation or wavering.

A noticeable example of this stamp of mind is General Kitchener, the great English soldier, one of the most remarkable personalities of our time. Silent, stern, immovable, when a purpose is once formed, this hero of many hard-won battles is a sphinx-like type of concentrated power. He forms his plans unaided, and executes them with the precision and force of a huge engine. His chief of staff was the only one who knew anything of his intended movements when he started one day on an important expedition during the war in South Africa. He simply ordered a locomotive, a guard van, and a carload of "Tommies." Orders were given to clear the track. Everything had to stand aside for him. No warning was allowed to be tele-

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graphed ahead. He arrived on the spot without previous notice, and no general in the army knew when or where he might appear.

Another incident of his South African campaign is strikingly characteristic of the man. About six o'clock one morning he paid an unheralded visit to the Mount Nelson Hotel, Cape Town, scanned the register, and found there the names of officers who should have been on duty. Without a word to any one, he went personally to the rooms of the offenders and left the following notice: "A special train leaves for the front at 10.00 A.M.; the troop-ship leaves at 4.00 P.M. for England; you have your choice, sir." He would listen to no excuses, no parleying, no apologizing; that was his ultimatum, and every officer knew what he meant.

He wields an absolute power over those under him because of his positiveness, his self-possession, his consciousness of being equal to any emergency, whatever it may be. Everything about him is indicative of strength, largeness, and breadth of make-up. Free from petty vanity or any desire for praise or flattery, he has a frank contempt for all social distinctions and frivolities. His personality has all the impressiveness of some great natural force,

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working out its purpose silently, effectively, and with the certainty of doom.

The conquering general is not always an endearing character, it is true, his subordinates often fear rather than love him; but he possesses in an eminent degree self-confidence, concentration, firmness, promptness, decision, and ability to grasp situations and act quickly which every one who would be successful must cultivate.

XVII. THE VALUE OF BUSINESS TRAINING



USINESS is king. The professions or specialties tend to narrow and dwarf the individual, crushing out originality and individuality. Nature is opposed to one-sided development, and the man who trains only one part of his mind to do one thing pays a very heavy penalty for his specialization. A symmetrical, full-rounded development is what Nature is after. A business career has a great advantage over the professions or specialties. It gives an all-round development. Solid, level-headed men, as a rule, are business men. Their education is general; they are constantly on the alert to take advantage of every opportunity. Any system of training which does not exercise all of the faculties of the mind tends to kill the practical faculties. Specialists and professional men do not have as great common sense as business men, who have an all-round training. One-half of the college graduates at the present time enter business. Not very long ago about half of our college graduates studied law. It was

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considered the popular thing then to go into one of the learned professions. It took great courage for a boy in college to announce that he would enter a business career. Half a century ago going into business was not a very attractive proposition; but the new civilization, the enormous commercial development of our country, has made business king, and glittering prizes are held up everywhere in business lines.

Although commercial pursuits may be entered without any instruction of a special nature, it is unnecessary to say that the wider the scope of one's knowledge the greater are one's opportunities in any business. The best preparation for a business career is direct experience with a firm in the line one wishes to follow. By entering a business while young, and working up from one position to another, a boy will get a practical working knowledge of that business. Those who can stand sifting usually win. "Nearly every person in our employ," said a great merchant, "is started at the foot of the ladder. With these it is the old story of their care of the interests of their employers redounding to their own interests. Let the young man who is beginning life remember this principle, and his future is

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assured. As a rule, the boy or girl who applies to us receives a hearing and if worthy and persistent obtains a position sooner or later."

The young man who is in demand is the one who has mastered the details, who knows the business from A to Z. Employers are always looking for the man who has sufficient mental grasp to comprehend the entire situation, and who is industrious and determined enough to carry out a plan minutely energetically, and promptly. It is intense application, a persistent devotion to business alone, which will give success in this century. The boy who starts out to learn a business should be content with nothing short of a complete mastery of the whole situation. No essential point should be too small for his attention, no labor too hard for him to undertake, no obstacles too great to surmount.

Everywhere we see youth, unwilling to pay the full price for success, trying to pick the flowers out of an occupation or a profession, but omitting all that is hard, ugly, and disagreeable. This is as if soldiers were to go through a hostile country leaving a stronghold here and there unconquered to harass them perpetually by firing on their rear and picking off their men. The only way to insure

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victory is to conquer as you go. Dread of drudgery must be overcome.

"Side-tracked by ignorance, *for the lack of a little more preparation,*" would be a fitting epitaph over the grave of many a failure. In every department of endeavor we find men switched off, obliged to stop just this side of their laurels, because they did not follow the main track of thorough preparation in their youth.

In the patent office at Washington one is impressed by the great number of embryo inventions that are practically useless, simply because of the patentee's ignorance. While he had inventive ability, he did not possess the technical knowledge which would have enabled him to take the next step needed to make his idea successful. Had he not cut his schooling short, he would not have been obliged to stop at the critical point. It is a sad sight to see our employment offices thronged with young men of strong physique, robust health, and intelligent personality, hunting for work. They cannot keep a position long, because they have no reserve force to draw upon. Their foundations were weak, their preparation inadequate, and at every step they are made conscious of their shortcomings. Nobody cares to

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retain them in their service, because they cannot do anything well or thoroughly.

The Spanish have a proverb which says: "An unobserving man would go through a forest without seeing firewood." So some youths do not seem to see anything going on about them. The difference in the capacity of boys to absorb knowledge is astonishing. One boy will work in a store for years, and know little about how the business is done; he doesn't keep his eyes open, or doesn't see things, while another boy will learn most of the details of the business in three months.

I have known of a boy in a law office, for example, getting very little salary, who from three years of office work carried away so much knowledge of the actual methods of doing things and of law itself that, with comparatively little additional study at a law school, he was admitted to the bar. I have known other boys who remained in law offices for years, and carried away nothing but foolishness and small salaries. It is all in the boy. One boy is success-organized; he sees things, he grasps situations, and is all the time storing up knowledge, revising improvements and new systems of doing things. Another boy is just the reverse.

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I once had in my employ a splendid young man, earnest, faithful, and honest, but he could never get up or on because he did not seem to have any capacity for absorbing knowledge. It seemed to be almost impossible to get new ideas into his head. He would do the routine work with the utmost faithfulness, was always on time, and was never idle, but he utterly lacked this capacity of growth and expansion from absorption.

I have employed other boys who seemed to take in every situation at a glance, and they would advance by leaps and bounds, as it were, simply because their minds were open to impressions and active in assimilating and applying knowledge. They seemed to drink in useful facts as a thirsty person drinks water. They looked upon business as a school in which they were bound to stand at the head of the class.

An ambitious boy realizes that to rise in the world he must know the business he has chosen through and through, from top to bottom. He keeps his eyes open; nothing escapes his attention; he is always alert, all the time absorbing and reaching out for knowledge, experience, methods, and system.

He does not think so much of the little

money he gets as of the opportunity to learn his trade or profession. To be where he can observe all that is done, in close touch with the men at the head of affairs, where he can learn all the details, and where he can study and compare methods, and acquire the secret of his employer's success, — these things, he realizes, are worth many times more to him than his salary. He is satisfied with getting enough to live on, and to have the chance to learn, to get drill and discipline.

When he gets through at night, a shrewd, ambitious boy realizes that what he has carried away with his eyes during the day, what he has got by keeping his mind alert, and by his deductions as to the best methods of handling the business, are worth many times more to him than the few dimes paid to him for his day's work. He knows that, if it is in him, he will be able in a single day in the future to make more, perhaps, than his whole year's present salary.

It is *knowing how* to do things that is of value.

Hundreds of boys in this country to-day are bemoaning their small salaries and lack of opportunities, when they are right in the whirlpool of business or trade, the finest school

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possible for them. If they would keep their eyes open and their minds alert and learn to see things and absorb knowledge, they would no longer complain of "no chance," or say that luck is against them. They would realize that they have been set on the road to fortune, and that by sturdy trudging they can arrive in triumph at the goal.

XVIII. "JUST GETTING ALONG"



H, just getting along," "just making a living," "holding my own," — such are the replies young men frequently make when asked how they are progressing. Practically, these are confessions of stagnation. "Merely holding one's own," "just getting along," or making a bare living, is not making a life, or a success.

It may not always be possible for you to increase your income or better yourself materially, but it is always possible to keep adding to the real riches of life.

If each to-morrow is to find us farther along than to-day, it must be an advance on yesterday. We must bring an enthusiastic spirit, an out-reaching effort of mind and heart to everything we do. Our work will reflect this mental attitude. Such a spirit will render it impossible for us not to do more than hold our own.

The great deeds of the world, the triumphs of the race, have not been accomplished by men who were content merely to hold their own or "just get along," but by men who

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were dominated by their purpose, filled with an overmastering enthusiasm which swept everything before it, as a mountain torrent sweeps aside or overleaps every obstacle that would bar its progress in its mad rush to the sea.

Think of an artist starting out to paint a great picture in an indifferent, half-hearted sort of way, satisfied to put forth only a small part of his energy, content "just to get along" each day! Imagine a poet attempting to write an immortal poem, an author attempting to write a book that should live, or a scientist trying to cope with an intricate problem by the solution of which he hoped to bless humanity, working in a listless, careless, indifferent manner!

Horace Greeley said that the best product of labor is a high-minded workman with an enthusiasm for his work. For such a man there is life, hope, and a large future. He cares not for difficulties; they but increase his determination to move forward. "Just getting along" is no part of such a man's vocabulary. He grows, he moves ahead each day, by sheer force of will, even though it be only a small distance. But he moves; that is the main thing. He palpitates with life and energy

that will not let him remain satisfied with merely holding his own.

Go to work as Ole Bull went to his violin. People marveled at the *maestro's* power over his instrument. They forgot that away back in his infancy almost he had fallen in love with a violin. They did not think of a boy only eight years old who would steal out of bed at midnight and risk a whipping from an irate father, while he tried to make his precious little red violin reproduce the melody that haunted him. Even when he became a man he used to talk to his violin, caress it, and then breathe his very soul into it. The instrument responded to his slightest touch, and with it he swayed multitudes, as forests are swayed by the tempests; he lulled thousands to gentle moods, as the fragrance of soft winds among flowers soothes the body to rest.

Without this passionate devotion to his life-work would Ole Bull have triumphed over his father's punishments and opposition, over poverty, illness, and almost inconceivable obstacles, until he became the greatest violinist of his time?

Lukewarm water would never generate enough energy to move a locomotive an eighth of an inch. A young man whose effort and

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determination reach no farther than the lukewarm stage will be as flat a failure, no matter what his ability, as would be the best locomotive boiler in the world if the water it carried were not kept constantly at the boiling point.

Many people never get fully awakened. Go into a large store or factory and watch the people work. Many of them look as if they were not half masters of themselves; they are but partially aroused, mere dwarfs of the possible man or woman. They have never discovered their powers. Having found that they can get along with a moderate degree of activity, they are content to do so, using the least possible physical and mental effort.

The same thing is true of most of the other people we meet in life, — they seem to need a few sharp words from some friend to put them in full motion. They do not know their own capabilities. They have never made a tour of investigation and discovery in the Great Within of themselves to see what continents of power they really have, but are content to cultivate their little islands of energy here and there, just enough to provide for their daily wants. They dwell in the valleys, and never climb to the mountain-tops to take a wide view of themselves and the possibilities around them.

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No youth ever amounts to much until he is thoroughly aroused and dead in earnest, until all his powers are brought into play, until he feels that his work counts in the grand total of human effort.

Some people, however, are natural dependents. They do not chafe under restraint. They feel lost if thrown upon their own resources. They have no self-reliance. They must lean upon others, must have others do their thinking and planning. They have not developed self-assertion, or individuality. Indeed, many of them have a talent for self-effacement. They shrink from responsibility, and crave the advice, direction, and protection of others.

All occupations and avenues of endeavor are overcrowded to the indolent, the nerveless, and the incompetent. There is no room anywhere for a lazy man without sufficient ambition to enable him to rise. The world is looking for the man who can produce results, the leader, the aggressive man, the man who has a purpose. No field is overcrowded for the original man who can think for himself and is not afraid of hard work. The young men who are crying that there is no chance, that the trusts have ruined their opportunities, would not succeed anywhere.

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The cry of overcrowded positions is a bug-bear only to the weak and the incompetent. Those who feel the power within them to make their place in the world never give "no chance" as an excuse for inaction.

You can hardly imagine a boy saying: "I am going to be a second-class man. I don't want to be a first-class man and get the good jobs, the high pay. Second-class jobs are good enough for me." Such a boy would be regarded as lacking in sense, if not in sanity. You can get to be a second-class man, however, by not trying with all your might to be a first-class one. Thousands do that all the time, so that second-class men are a drug on the market.

Second-class things are only wanted when first-class cannot be had. You wear first-class clothes if you can pay for them, eat first-class meat, first-class bread, and first-class butter; or, if you don't, you wish you could. Second-class, inferior men are no more wanted than any other second-class commodity. They are only taken and used when the better article is scarce or too high-priced. For work that really amounts to anything first-class men are required.

There are many things that characterize a

second-class man. A man menaced by dissipation, whose understanding is dull and slow, whose growth has been stunted, is a second-class man, if, indeed, he is not third-class. A man who through his amusements in his hours of leisure, exhausts his strength and vitality, vitiates his blood, wears his nerves till his limbs tremble like leaves in the wind, is only half a man, and could in no sense be called first-class.

Everybody knows the things that make these second-class characteristics. Boys smoke cigarettes to be smart and to imitate older boys. Then they keep on because they have created an appetite as unnatural as it is harmful. Men get drunk for all sorts of reasons; but, whatever the reason, they cannot remain first-class men and drink to excess. Dissipation in other forms makes second-class men.

Every fault you allow to become a habit, to get control over you, helps to make you second-class, and puts you at a disadvantage in the race for honor, position, wealth, and happiness. Carelessness as to health fills the ranks of the inferior. The submerged classes that the economists talk about are those that are below the high-water mark of the best manhood and womanhood. Sometimes they are second-rate or third-rate people because

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those who are responsible for their being and care during their minor years were so before them, but more and more is it becoming one's own fault if, all through life, he remains second-class. Education of some sort, and a pretty good sort, too, is possible to practically every one in our land. Failure to get the best education available, whether it be in books or in business training, is sure to relegate one to the ranks of the second-class.

The only place a man can ornament, the only one in which he can do himself credit, is the one he conquers, the position he masters by the force of his character, that to which he has attained by his own persistent effort.

What good will a position do you which you have not conquered? Suppose your father puts you in a place above others, a position which, perhaps, some of those others have fairly won by years of faithful, efficient service,—of what advantage will it be to you if you cannot dominate the situation, and are not able to hold it by right of merit? What sort of figure will you cut in your own eyes and in the eyes of those over whom you are placed, when your ignorance and incompetence are constantly putting you at a disadvantage?

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It is pitiable to see the son of a rich man boosted into a place because his father owns the store, or has stock in the concern, when there are scores of young men under him who have fought their way inch by inch, and are infinitely better fitted to fill the position. If he has a spark of right feeling, he cannot help feeling contempt for himself. He must realize that he is, in some sort, a thief, if he considers that he is not only monopolizing a position which really belongs to some one who has worked years to obtain it, but that he is also trying to hold something he has never earned, — that he is occupying his place, not by merit, but by favor. How can he retain his self-respect when he knows that he is strutting in borrowed plumes, that he does not deserve what he is enjoying?

Remember, especially, those of you who are impatient and uneasy at your slow progress, that the very strength and efficiency which will enable you to fill adequately the positions which you aim at, and the power to hold them with credit to yourselves when you have succeeded in attaining them, are generated on the way up from the bottom to the top. The successive steps to them are the *gymnasia* which develop the muscle requisite

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to stand there and maintain your balance. Nothing is of any real value to you which you do not get by your own efforts, and do not hold by virtue of merit.

XIX. PROMOTION FROM EXCEPTIONAL WORK



THE rise of Charles M. Schwab from a stage-driver in the mountains of Pennsylvania to the head of a gigantic combination of capital and industry marks him as a man of great force of character and wonderful resource.

Let those who would follow in the footsteps of Mr. Schwab remember this: he was not looking for a large salary at any time in his career, but his aim was to improve every chance. When he worked for the Carnegie Steel Company as a day laborer, he said: "If I get a chance, I mean to be the president of this concern some day. I will show my employer that I am anxious to earn promotion. I am going to do more than I am paid for, — more than is expected of me." With this wonderful spirit of determination, he possessed also cheerfulness, kindness, and gentleness. Can any one wonder that such a rare combination should succeed?

Mr. Schwab had a poor start in life. His school education was of the ordinary kind,

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and, at fifteen years of age he was driving a stage that ran into the mountain towns from Cresson, Pennsylvania. Two years later he was working for two dollars and fifty cents a week. But he was always looking for a chance, and a little later it came. Men were wanted to drive stakes for an engineer corps engaged in building the Carnegie Steel Works. One dollar a day was offered. Schwab got the chance to earn that dollar a day and took it. A short time afterwards he became an engineer, and then the chief engineer. At twenty-five he was the superintendent of the Homestead works, and at thirty he was in charge of both. At thirty-nine he was the president of the United States Steel Corporation, and to-day is president of the Bethlehem Steel Company.

When Mr. Schwab took his place beside his fellow-laborers, it was with the belief that he was more than a laborer; for he felt that he was a leader. He did not put the slightest faith in the theory that great institutions are detrimental to a young man's future, and that, therefore, he should become discontented and linger by the wayside until fate or politics should change the country. He knew that with determination, hard work, and a persist-

ency that never lets go, he could become a factor in the world. His life-story is not only fascinating, but also extremely useful from the standpoint of example. His career has forcibly illustrated the dignity of labor. He has introduced a beautiful, cheerful optimism into his work, and has done everything so thoroughly that he has always been in demand for something a little higher up. There have been no great jumps in his career, for every step has been a logical and well-earned advance.

As a rule it is the employee who does something out of the ordinary, something which the others associated with him do not do, who is promoted quickly, sometimes even over the heads of those who have been in the business much longer than he has. He takes more pains with his work, does it more rapidly, shows more interest in his employer's affairs, evinces more intelligence and originality in his methods, or in some other way especially commends himself to his employer's attention as one worthy of promotion.

Employers are not blind to what is going on around them, they are always watching those under them. They know who shirks, who watches the clock, who clips a few min-

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utes here and there from his employer's time, who comes a little late in the morning and goes a little earlier in the evening; in other words, they keep thoroughly posted in regard to the work and general conduct of their employees.

Every employer appreciates faithfulness and reliability, and soon learns to know those whom he can trust and those he cannot. No matter whether he has seen a clerk shirk his duties or not, if he is a shirker he instinctively feels it. There are many people who, though they may not lie to or deceive us, yet because they habitually do these things, we instinctively distrust them. Something tells us that they are not quite reliable. In the same way an employer reads the character of his employees. He knows those who will shirk when they get an opportunity; he can pick out those who will work while they feel they are being observed, but who will dawdle when the master's eye is not upon them, and are not absolutely reliable. An employee who will not, under any circumstances, neglect his work, who is faithful to his duty whether his employer is around or not, is always appreciated. Absolute reliability in an employee is indispensable, if he expects to advance. No employer likes to be

surrounded with those in whom he lacks confidence. He wants to feel that, whether he is present or absent, the work will go on just the same; that, if anything, his assistants will try to be more faithful when he is away.

The employee who advances rapidly is the one always on the watch to promote his employer's interests, the one who tries in every way possible to supplement him, to make his work lighter, to carry out his plans.

Therefore, faithfulness, absolute reliability, a single eye to the employer's interest, and close, careful industry are the keys to promotion.

If you would advance rapidly in your position, or get on faster in the world, don't acquire a habit of waiting to be told what to do. Anticipate the wants of your employer. Use your common sense and ingenuity in trying to solve the problems that come up from day to day. Nobody ever advances who constantly waits for directions. It is the man who decides promptly and with precision, without being told what is to be done, and then does it, who gets on in the world.

A habit of doing nothing without orders or directions is paralyzing to one's faculties and death to individuality and originality. Don't

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labor under the delusion that to imitate the actions and methods of those above you is all that your position requires. It is original work that commands attention.

Keep your eyes wide open for the things which need to be done, and do them before you are asked to. You may think that actions which are not prompted by the presence of your employer will never be heard of by him. Put aside this delusion. There are innumerable ways in which an employee's habits of work are brought to the attention of his employer.

The youth who is stingy with his services, who is a "minute boy," who watches the clock for fear he will do a little more work than he is paid for, who does not study his employer's interests and suggest improvements simply because he is not paid for it, who is mean and ungenerous to his fellow-employees, who is constantly telling them that they are foolish to do this or that which does not come directly in their routine of duties,—such a youth, no matter how able or how well educated, will never advance.

His selfishness will forever bar his promotion. Many a youth who wonders why he does not get on faster would be surprised if

he were told by his employer that it is because of his selfishness. Generosity of service, tolerance, good will toward others, and absence of jealousy or envy of competitors are qualities which every employer admires, and they often have quite as much to do with advancement as ability.

We often see a five-thousand-dollar man in a one-thousand-dollar situation, and wonder why it is so. That is, we often see a young man with splendid abilities and fine education; a man who, in many respects, is much superior to the manager or foreman over him, yet who is kept down by some bad habit, some little weakness, or some little defect somewhere. Young people do not seem to realize that the strength of a chain lies in its weakest not in its strongest link. We are all apt to be proud of our strong links, and are constantly trying to make them stronger; but we are sensitive about the weak ones; we do not like to dwell upon our deficiencies. Consequently, the weak links grow weaker and weaker, until they finally break. Many a young man has been kept down by what probably seems a small thing to him, as lack of accuracy. He cannot be depended upon to do anything quite right. His work always needs "going over"

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by some one else. He cannot be relied upon. He half does things. How many bookkeepers are getting small salaries in poor situations, because they lack accuracy; their figures cannot be depended upon! For this reason they would be practically worthless in a bank or other large concern. They may be able in other respects, and well educated, but this single defect mars their usefulness and destroys their chances of success. In many instances young people do not try to do their work as well as it can be done, because they get small pay. They do not realize that doing careless, indifferent work makes careless, indifferent characters. They do not know that their whole destiny is locked up in the character of their work, that the very structure of the mind may be ruined by the pernicious habit of half doing things.

Then, again, people soon lose confidence in slipshod workers; they are never trusted. Botched work is usually associated with a botched mental, and even moral, make-up. We are supposed to be all of a piece, and are judged by samples of what we do. George Eliot, in "Middlemarch," was drawing a picture from life when she described the gradual collapse of Mr. Vincy's prosperity from the

time he began to use the cheap dyes recommended by his sham religious brother-in-law, which were soon found to rot the silks for which he had once been so famous. On the other hand, the man who, like Adam Bede, always drives a nail straight and planes a board true, is the one whom men employ at good wages, and who is the maker of his own fortune.

The men who have worked for immortality have done their work as well as it could be done. The Athenian architects of the Parthenon finished the upper side of the matchless frieze as perfectly as the lower side, because the goddess Minerva would see that side also. An old sculptor when remonstrated with for being so particular about them, said of the backs of his carvings, which were out of all possible chance of inspection, "But the gods will see them."

"In the elder days of art
Builders wrought with greatest care
Each minute and unseen part,
For the gods see everywhere."

Slipshod work always means a slipshod man or woman. Unless you put the best of yourself into whatever you do, your character will

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deteriorate. Nobody has confidence in a man who half does things. Banks do not want his notes. No one wishes to leave property in his care. He is never wanted upon boards of directors, trustees, or important committees. In fact, he is at a discount in every community.

Take a look into the home of a slipshod woman, — a woman who half does things, — and see how the contagion has spread to all the children. Slackness, half-finished work, confusion, disorder, and discomfort are everywhere visible. The children of such a home will carry the contagion farther; they will take it into their work, and their character, their success, their happiness, will be blighted by the inherited taint.

A habit of half doing things, or of doing them in a slipshod manner, will soon leave its demoralizing mark on the character. The mind soon becomes accustomed to low ideals, and little by little the fine edge of conscience is blunted.

If the characters of criminals, of tramps, and of the great army of unemployed and sidetracked people were analyzed, it would be found that most of these people have been accustomed to half do things. It is seldom that a

person who does whatever he undertakes to do as well as it can be done is out of a situation, unless he possesses some other serious character defect. It is a fact that, although there are hundreds of thousands out of employment, almost every great concern in the country is constantly on the lookout for better employees, better clerks, better book-keepers, better stenographers, better service everywhere.

When an employer wishes to promote any of his clerks, he looks for the one who does his work in the most complete and satisfactory manner. This is usually the great test of fitness. Every employer dislikes slipshod and slovenly methods. He wants orderly, systematic, painstaking employees.

If we were to ask employers all over this country what, in their opinion, is the greatest impediment to the advancement of young people, I believe the majority of them would say: "The habit of half doing things."

This is a slipshod age. "Poorly done," "half done," "done in a careless manner," is written all over modern life. Buildings fall down almost before they are completed, clothing comes to pieces before it is half worn out, because not half made; and all through mer-

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cantile and professional life the same slipshodness is visible.

The man who is never quite sure—who thinks, guesses, or imagines about the amount or the distance, who comes somewhere near, but never is quite certain—rarely gets very far in this world. It is the accurate man, the painstaking man who is exact, who attains to the highest success. The boy who half learns his lessons, who skims through his examinations, who is slovenly in his habits, who lacks system and order, and does things in a half-hearted way, is almost sure to be a failure in life. The habits formed in boyhood characterize the man. He is continually looking for something, and never knows exactly where anything is. He never knows where he stands. His books are inaccurate, and he cannot tell whether he is solvent or not. He is a little late at the bank; his paper goes to protest and he loses his credit; and so he goes on, blundering all through life. Such a man is not only a failure, but he demoralizes everything and every one about him. His employees fall into his slovenly ways, and never think it worth while to do anything just right, because their employer does not do so himself. They become careless, inaccurate, and habitually negligent.

These defects and weaknesses permeate the whole establishment, until, finally, the man's business goes to ruin. Then he is unable to trace the blame to its true source, and bemoans himself as a victim of ill luck.

I wish it were possible to impress upon young people the importance of doing everything to a finish, of doing the smallest thing as well as it can be done. Those who early in life acquire this habit will always enjoy that peace of mind and that peculiar sense of contentment and satisfaction which can only come from the consciousness of doing things completely. No reward is comparable to the inward assurance that we have done our best. The man or woman who half does things does not realize that hurry "not only spoils work, but spoils life."

If I could give but one word of advice to those who are trying to get on in the world, I should say, "cultivate a love of excellence." It is surprising how the mind and character expand and grow upward by the application of this stimulus. Nothing has more to do with developing a strong character and ability of a high order than constant cultivation of a love of excellence, a determination to do to a finish whatever we undertake. It is not enough

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to do a thing pretty well; it should be done as well as it can be done. "Oh, that is good enough!" has been the unsafe stone in the foundation of many a life which has caused the building to topple. A habit of incompleteness formed when young is the secret of innumerable failures. Cultivating an upward tendency in all that we do, holding steadily a high ideal in the mind, is a perpetual stimulus to do things better and better, a daily incentive to a love of excellence.

There is a great satisfaction in doing things just right. It is a perpetual tonic to feel each night that you have not been slurring things during the day, that you have done everything you attempted just as well as it could be done. This sense of completeness, of things well done, has a most salutary influence in strengthening the character, and bringing all the faculties into harmony, in qualifying us for better and higher work. I should advise a youth starting out in the world to take as his motto, "Perfection to the finish," for its adoption early in life may mean all the difference between success and failure.

People laughed at Stradivarius for spending months and months in making a violin. They thought he was throwing his time away. But

to-day a "Stradivarius," wherever found, is worth from five to ten thousand dollars, or several times its weight in gold. Everything that has immortality stamped upon it has been done in the most painstaking and careful manner.

Doing things as well as they can be done is not only the quickest way to advancement, but it has a very great influence upon one's character and self-respect. If for no other motive than to maintain our self-respect, we should never allow ourselves to get into a habit of half doing things. The world wants your best, and you should resolve early in life never to give anything but the best of which you are capable. Put your best thought, your best work, your best energy into everything you do. Make up your mind that you will never do anything by halves, no matter what others may do. Your life is worth too much to be thrown away in half doing things, or botching anything you undertake.

XX. THE TIMID MAN



HERE is something sublime in the youth who possesses the spirit of fearlessness and boldness, who has great faith in his ability to do and dare.

The world takes us at our own valuation. It believes in the man who believes in himself, but it has little use for the timid man, the one who is never certain of himself, who cannot rely on his own judgment, who looks to others for advice, and is afraid to go ahead on his own initiative.

It is the man with a positive nature, the man who believes that he is equal to the emergency, who believes he can do the thing he attempts, that wins the confidence of his fellow-man. People believe in him because he is brave and self-sufficient.

Those who accomplish great things in the world are as a rule bold, aggressive, and self-confident. They dare to step out from the crowd, and be original. They are not afraid to be generals.

There is little room in this crowding, competing age for the timid, vacillating youth.

He who would succeed to-day must not only be brave, but must also dare to take chances. He who waits for certainty never wins.

No youth can hope to succeed who is timid, who lacks faith in himself, who has not the courage of his convictions, and who always seeks for certainty before he ventures.

It is natural for the world to believe in men who believe in themselves, who have confidence that they can accomplish things. It is the positive personality, the man who believes that he is equal to the emergency, who gains the confidence of others.

"Nature arms each man with such faculties as enable him to do some feat impossible to any other," says Emerson. The great tendency of modern life, with its enormous combinations, its concentration of interests and effort, is to annihilate individuality; but the great duty each one owes to himself is to preserve and develop it. He must not allow his education, his employment, or his environment to rob him of his distinctive personality, or efface the stamp placed upon him by the divine hand to distinguish him from all other men. It is his duty to preserve his individuality as he would his character, for it is a part of himself.

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The trouble with most of us is that we are content to be echoes, mere miniature copies of other people. Yet, since no two human beings are made alike, no one can quite take the place of another, nor can he do quite as easily or quite as well the thing which the other was made to do. It is futile as well as disastrous to try to mold ourselves to a different pattern from what Nature intended for us. It is better to be an original shoemaker than an imitation congressman, or a thumb nail edition of some great lawyer. Whatever you are, or whatever you do, be yourself — be original. Don't be a negative copy of any one.

The man who does things, who brings about results, who feels within himself the power of achievement, and is determined to make himself known in the world, never waits to see what the crowd is going to do. He does not ask advice of everybody he knows, or wait for precedents. He lays out his own plans, thinks his own thoughts, directs his own energies, plays the game with the cards he has, and does not ask for an impossible hand. He does not complain because obstacles appear in his path; and when he comes to them he goes through them, not over them or around them. He never whines or grumbles; he simply keeps

to his task, and works in a vigorous, manly way. He goes about everything he undertakes with a determination that insures victory. It takes courage and originality to step out from the crowd and act independently, — to jump into deep water, as it were, to swim or sink.

Man was made to hold up his head, to assert his God-given birthright, — to be a man. Success is as much his normal element as water is the normal element of a fish. He was not made to live in an atmosphere of doubt, to be haunted and dogged through life by fear and uncertainty.

Slavery, a life of servitude or subjection, is no man's normal state. The normal man exhales force from every pore; his very presence carries power; he wins his victory before he strikes a blow; his eye and his bearing carry conviction in them; he conquers even in silence.

Let us be masters of circumstances and surroundings, not their slaves. Let us fight poor, weak, sick thoughts as enemies of happiness and success. The thought that one is a victim of circumstances, that his success and happiness depend on chance, — the habit of looking on one's self as a poor, miserable, fallen creature, — is demoralizing to mind and

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body, and absolutely destructive of all noble character-building.

The world stands aside for the man who has a program, a mission, a calling to do that which he feels a throbbing compulsion within him to do.

Stoutly affirm your ability to do what you undertake. Every affirmation strengthens your position.

One of the best strengtheners of character and developers of stamina generally is to assume the part you wish to play; to assert stoutly the possession of whatever you lack. If you are deficient in courage, staying-power, pluck, or determination, learn to assert vigorously these qualities as your own by a divine right. Be thoroughly convinced that they belong to you, — that you should possess them and that you do. Then you will strengthen your success-position wonderfully.

Grant had this positive quality — a firm conviction that he could accomplish whatever he undertook. There was nothing negative in him. He did not stop in the midst of a great crisis to consider if failure were possible; he did not doubt, but constantly affirmed, and was always on the positive side.

It is the positive Lincolns, Washingtons, and

Grants who achieve results. The positive man is wanted everywhere,—the man with the plus qualities of leadership. He is fearless, courageous; his conviction is born of the consciousness of strength.

Never allow yourself to admit that you are inferior to the emergency confronting you, for this is to invite defeat. Stoutly affirm that you can do the thing. The moment you harbor a doubt of your ability, that moment you capitulate to the enemy.

Every time you acknowledge weakness, deficiency, or lack of ability, or harbor doubt, you weaken your self-confidence, and that is to weaken the very foundation, the very possibility of your success.

XXI. SELF-CONFIDENCE



Men who succeed in their undertakings are those who set their faces toward their goal and stoutly affirm and reaffirm their confidence in their ability to reach it.

There is everything in keeping one's self up to the success standard and maintaining in all its dignity and integrity one's confidence in his power to accomplish the work undertaken.

Thousands of men go down, after several consecutive reverses, because they lose heart. They decide that luck or fate is against them, and that it is of no use to try further.

You will notice that the man who does not lose his courage or his determination when he loses his property gets on his feet again infinitely quicker than the man who does; in fact, there is not much chance for the man who loses heart, whose courage fails. When he loses his grip, as a rule, he loses his climbing qualities, and simply drifts. A dead fish will float with the stream, but it takes a very lively one to swim against a strong current.

If we could analyze the cause of all the

failures in the world, we should find that loss of confidence has had more to do with these failures than the loss of property.

Outside of character itself, there is no loss so great as that of self-confidence; for, when this is gone, there is nothing to build upon. It is impossible for a man to stand erect without a backbone.

Nothing can keep a man down when he has grit and determination. Imprison him, and he will produce a "Pilgrim's Progress" on the twisted paper used as a cork in a milk jug, as did Bunyan. Take away his eyesight, and he will write "Paradise Lost," as did Milton; or the "California and Oregon Trail," as did Parkman; or he will become postmaster-general, as did Fawcett of England, or will do some of the thousand things which it is in the undismayed man to do. It is as impossible to imprison energies as it would be to bottle up steam. Self-confidence makes men gods whose wills must be obeyed.

There is everything in assuming the part or character you desire to play in life's drama. If you are to take the part of a successful man, you must assume the mental attitude, the outward mien, of a successful person.

A keen observer can pick out a successful

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man on the street by the way he carries himself. If he is a leader, every step, every movement indicates it; there is assurance in his bearing, he walks as if he were master of himself, as if he believed in his ability to do things, to bring about results. His self-confident air is an index of the success he has attained.

On the other hand, it is easy to pick out the failure. There is no decision in his step, his uncertain gait indicates lack of confidence in himself; his dress, his bearing, everything points toward incompetence. His shiftlessness is pictured in every movement of his body.

There is nothing uncertain, nothing negative, in the make-up of the successful man. He is positive to the backbone. He does not need bolstering up; he can stand alone. Like Hercules, he has conquered the moment he looks upon you.

It is not so much what he says as what he does not say: his very silence carries power. You feel that there is a large reserve back of everything he says or does.

On the other hand, the man who has never accomplished anything, the man who lacks confidence in himself, has no reserves. He always impresses you as a man pushed to the

wall, as one who has said his last word and put forth his last effort.

It is wonderful what a power self-confidence has to marshal all the faculties and unite their strength in one mighty cable. No matter how many talents a man may possess, if he be lacking in self-confidence, he can never use them to the best advantage; he cannot unify their action and harmonize their power so as to bring them to bear effectively upon any one point.

In order to succeed in life, it is just as necessary to have self-trust as to have ability; and if you do not possess the former, one of the best means of acquiring it is to assume that you already have it. Carry yourself with a self-confident air, and you will not only inspire others with a belief in your ability, but you will also come to believe in yourself.

When customers do not come and the shelves are creaking under the weight of unsold goods, when clerks are standing around idle, while rents and heavy bills are falling due, a merchant's soul is tried, and temper and business capacity are tested to the utmost. Then we can see what kind of man he is, and of what mettle he is made. If he is cross and disagreeable and loses his temper over

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trifles which he would not ordinarily notice; if he finds fault with everybody and everything and intimates by every act and word that he blames his employees for the hard times, we may know that he has not learned the supreme lesson of life — self-control under fire.

It is easy to be pleasant and agreeable when the sun shines, when business is prosperous, and everything goes our way; but when business is dull, when bills are maturing and nothing coming in to meet them, when difficulties, perhaps disaster and ruin, are staring one in the face, it takes courage and sterling character to be buoyant, to look cheerful, and to have a smile for everybody. When everything you have in the business world seems slipping from you, and — in spite of all your efforts to stem the tide — you are losing the financial and commercial standing it has taken you years to build up, it taxes your philosophy, and even your spiritual nature, to be serene and cheerful even in your home.

But it is in such an extremity as this that a business men should, if ever, be calm and collected. A cheerful face, a hopeful, confident air, and a determination to make the best possible out of the situation have often tided a

man over a crisis in his business, when the least exhibition of moroseness, anxiety, or doubt would have precipitated the ruin he was so anxious to avert. Employees are quick to detect doubt, anxiety, or fear in their employer. If he is downhearted and discouraged, his mood will communicate itself to every one who works for him. The customer, in turn, will be affected by the gloomy atmosphere of the store, and will go elsewhere. Thousands of concerns have gone down during panics or periods of business depression simply because the owners did not know how to control themselves or to conceal their doubts and fears in regard to the condition of their affairs. Discouragement is the great destroyer of ambition. It must be crushed and eliminated as if it were a plague.

I never knew a man to be successful who was always talking about business being bad. Never allow yourself to dwell on the dark side of anything. You should refuse to talk about depressed markets or hard times. Learn to talk up, not down. Many business men become chronic grumblers and fault-finders. Times are always hard with them. Other men get into a pessimistic rut and never see brightness or success in anything. It is

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impossible for such people to prosper. Success is a delicate plant, and requires encouragement and sunshine.

Regard yourself as superior to the evils which surround you. Learn to dominate your environment, to rise above depressing influences. Look for the bright side of things, not the dark and gloomy side.

The world likes sunny, hopeful, buoyant characters; it shuns lugubrious prophets, who see only failure and disaster everywhere. The hopeful, cheerful men and women, who see success and longevity in their callings, are the ones who are sought after. It is as natural to try to avoid disagreeable, unpleasant people as it is to try to escape from the clouds and shadows into the sunlight.

The man who would win must carry in his very presence an air of assurance, the certainty of a conqueror. People admire a confident man. They can trust him. They hate doubt or vacillation. It is the balanced man that wins, not the one who goes about as if he did not himself believe that he could win if he had a chance. It is the strong, aggressive character that creates enthusiasm and radiates confidence.

The man who wins in life's battle wears an

air of confidence that shows superiority in his very expression. His bearing imparts force, and gives a sense of power. The expression of the vanquished, the loser in life's battle, is that of doubt, of lack of confidence; there is no assurance in his step, no aggressiveness in his mien.

As a spring can never rise higher than its source, so one can never attain a greater success than he believes he can.

When you have found your niche, — when you realize that you are working along the line of your strongest faculties instead of your weakest, — do not allow anything to divert you from your choice. No matter what difficulties may arise, no matter how much harder your work may be than you anticipated, do not waver or turn back. Stand firm by your choice. Remember that there are times in every career when the thorns are more plentiful than the roses. It is at such seasons that your manhood must assert itself, that the strength of your purpose must be proved. Do not, however dark or discouraging the outlook, admit the possibility of defeat. Set your face toward your goal, and stoutly affirm and reaffirm your confidence in your ability to succeed. This keeping one's self up to the suc-

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cess standard, and maintaining, in all its dignity and integrity, one's self-sufficiency to accomplish the thing undertaken, is proof of a strong character.

Never permit any one or anything to undermine your self-confidence. Never admit to yourself, even in thought, that there may be a possibility of your failure. This constant affirmation, this persistent dwelling upon the possible, or plus, phase of success, and never admitting the negative, will tend to strengthen, to render impregnable, the great purpose, the one unwavering aim, which brings victory.

Many fail because their self-confidence becomes shaky; they allow people to inject their doubts and fears into their minds, until they become uncertain of themselves, and ultimately lose altogether that buoyant faith in their ability to succeed without which no great thing was ever accomplished.

What though you are poor, or your environment unfavorable — these things should incite you to greater effort. Stoutly deny the power of adversity or poverty to keep you down, constantly assert your superiority to your environment, believe firmly that you were made to dominate your surroundings, that you are the master and not the slave of cir-

cumstances, and conditions will soon improve. This very domination in thought, this assumption of power, this affirmation of belief in your ability to succeed, the mental attitude which claims success on the highest plane as an inalienable birthright, will strengthen the whole nature and give wonderful power to the combination of faculties which doubt, fear, and lack of confidence undermine.

Many a man has accomplished his object by this determined adherence to faith in his ability to succeed, when everything but his determination and confidence in himself has been swept away. One should cling to this priceless birthright as he would cling to his honor.

XXII. BORN TO CONQUER



SOME men seem born to conquest. Wherever they are they dominate and command the situation. These natural victors have great self-confidence; they know that they are able to overcome obstacles, that achievement is their birth-right. They go through life taking it for granted that they shall control their surroundings; they are convinced that there is but one power in the universe, and that they are a part of that power. They act as if they had their trolley pole upon the great trolley wire of infinite power, and that they are equal to any task, no matter how great.

Such people are optimistic; they never doubt or hesitate; they have no anxiety about the morrow; they do not worry, and are not over-anxious; they feel that they can do the things they undertake, and do them well. They are the people who accomplish the great things of the world; the giants, who turn neither to the right nor the left, who do not go over obstacles, but through them, and are always equal to the occasion.

A man of this stamp, who has a firm conviction that there lies within him such native strength, such ability to do things, who has a passion for achievement and is thoroughly convinced that he has vigor and courage, will seldom fail. He needs only to remember that whatever he does must be governed by right.

Fear of failure or lack of confidence in one's ability is one of the most potent causes of failure. The youth who expects to get on in the world must make up his mind that, come what may, he will succeed. He must have a firm conviction that he was made for success, that success is his birthright, a right of which he cannot be deprived by any combination of adverse circumstances.

The greatest artist in the world could not paint the face of a Madonna with an image of depravity constantly held in his mind. You cannot expect to be loved if you surround yourself with an atmosphere of hatred, envy, and jealousy, and for the same reason you cannot succeed if you surround yourself with an atmosphere of doubt.

If teachers and parents could only realize the infinite possibilities they can bring within the reach of the child by impressing him at

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the outset with faith in himself, in his power to succeed, it would revolutionize our civilization. If you are a teacher, try to impress success-thoughts upon your pupil. Teach him that he is a success-acorn, and that the Creator intended him to unfold into an oak,—not a gnarled or dwarfed oak, but a magnificent giant of the forest that will furnish shade for man and beast and timber for a ship or a house. Impress upon the child your faith in him; tell him that you expect great things of him in the future, and charge him not to disappoint you.

A few encouraging words as to the author's possible success from his teacher in the academy have never ceased to have an uplifting and inspiring influence upon his life. Goldsmith owed much of his success to his teacher; for, when every one else had despaired of his amounting to anything, when on all sides he was spoken of as a "dunce," the teacher still encouraged him by word and action. Through his teacher's faith in him, he became one of the world's celebrated poets. Thousands of men in this country owe their success almost wholly to the inspiration which came from the confidence of parent or teacher or friend in their ability. When dis-

couragements crowded upon them and they were almost ready to give up, the thought of the disappointment of those who believed in them and had faith in their success spurred them on to renewed efforts.

We little realize how we can assist our friends by constantly encouraging and suggesting healthy thoughts to them, believing in them, and inspiring them at every opportunity.

The greatest help does not come from money or other material aid. A warm grasp of the hand, a cheering word or thought, an expression of sympathy and encouragement, will not only help our friends, but will also react upon ourselves. The giver is often helped more than the receiver.

It is estimated that it takes at least twenty-eight years to bring the human body with all its faculties to the highest state of perfection and vigor.

If the Creator of the universe takes more than a quarter of a century to develop this, the greatest of His works, how mighty and vast must be the purposes for which He has designed it!

The human machine is full of arguments to prove that it was intended for a long life and

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for wonderful accomplishment. It is an intricate piece of mechanism packed full of details, each one a convincing reason why man should succeed. Everywhere throughout this perfect system there are the most marvelous devices for the adaptability of means to ends.

Failure, like disease, is abnormal. Nothing is more depressing than holding for years the thought of defeat, or that you are unlucky and are not intended for success as others are.

That success is the normal condition is shown by the fact that it is a great health tonic. People who have been in delicate health for years, upon suddenly or unexpectedly achieving some signal success, immediately improve in health. The mind reacts upon the body, and there is a rebound from the old depressed condition to the vital, the normal, the healthy. Holding a success-thought brightens your outlook and scatters your specters of doubt and fear, and sends an electric current of hope and power through you that will revolutionize your possibilities and transform you into a new being.

Activity is as natural to man as harmony to music. His whole anatomy was made for achievement. Every nerve and fiber in him,

every brain cell, every function, every faculty, is fitted for high purposes, and points to success as his natural goal. The Creator made man a success-machine, and failure is as abnormal to him as discord is to harmony.

God never made a man for failure. We are success-organized, success-tuned, achievement-planned.

The Creator never made a human being to live in poverty or wretchedness; there are all indications and proofs possible that man was made for happiness. There are ten thousand reasons for this wrapped up in his constitution, in his physiology, in his environment. Prosperity, abundance, and affluence are parts of man's inheritance.

In this land of opportunity it is a disgrace for a healthy man to live in abject poverty. It is a libel upon his character, a disgrace to civilization. Failure and poverty are diseases unknown to the man made in the image of the Creator.

XXIII. GETTING TO THE POINT



DIRECTNESS is a cardinal virtue of the man who succeeds. He does not go over a thing, or around it, but to it and through it. If he calls to see you on business, he does not spend fifteen minutes in introducing his subject; he does not waste your time on preliminaries or non-essentials, but proceeds to attend to the business in hand, strikes directly to the heart of it; and as soon as he finishes — stops.

If there is anything that a successful business or professional man dislikes, it is a man who gets into his private office by "hook or crook," and proceeds to talk about all sorts of things except the one thing for which he called. He inquires after one's health, and the health of one's family, and asks various other questions not pertaining to the business, but does not broach the subject of his errand until he has almost exhausted the patience of his auditor.

Many a man has failed to get a hearing on a worthy and commendable proposition merely because he has bored some capitalist,

or impressed him by his indirection as being impracticable.

The quality of directness is characteristic of all men of great executive ability, because they value time too much to squander it in useless and meaningless conversation; it is an indispensable quality of the leader or manager of all large enterprises.

Many a man has gone down to failure because he lacked ability to arrive quickly and effectively at a conclusion. While he was deliberating and balancing and "beating about the bush," the opportunity to save himself passed, and the crisis ruined him.

Indirectness has ruined many a rising lawyer. The justices of the Supreme Court of the United States say that it is one of the most difficult things with which they have to contend. Young lawyers, too much impressed with the importance of a Supreme Court appearance, give long introductions, spin out oratory, explain self-evident points, and send forth *copias verborum* until they weary the court and hurt their own causes. It is not oratorical display, not verbiage, not well-rounded periods, but direct, clean-cut English that judges want, — facts, clearly, briefly, and decisively stated.

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It does not matter how much ability, education, influence, or cleverness you may have, if you lack the art of coming to the point quickly and decisively, of focusing yourself immediately, you can never be very successful.

We know many young men who were graduated with honors from college, and who have always impressed us as youths of great possibilities and great promise; yet, somehow, they never focus, they never get anywhere; they are always about to do something; they are usually just going to come to the point, but fall a little short of it. Men who are well-bred, well-educated, and superbly equipped have often disappointed their relatives, their friends, and themselves, simply because they lacked directness, or the faculty of focusing their ability upon one point.

In selecting a boy from a score of applicants, a shrewd employer will take the one who gets to his subject directly, states it concisely, with the fewest words, outlines his position briefly, and stands or falls by it, and does not bore him by telling of the great things he has accomplished or of what he can do.

Robert C. Ogden, John Wanamaker's partner, says that he has found in his experience

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that one of the principal things that keeps young men down is the habit of talking too much. He declares that it is the silent man, the man who thinks a great deal and says very little, who is the deepest, and who is the most likely to succeed.

When old Commodore Vanderbilt was asked for his secret of success, his answer was: "Keep your mouth shut."

XXIV. MISERS OF TIME



SUCCESSFUL men have ever been misers of their time. To get rid of time-wasters, to keep them from sapping that which gold cannot buy, is one of the greatest problems with every busy man of affairs.

Men who direct affairs, whether their own business or a department of another's, must learn to judge the business value of callers. They must learn tactfully to end interviews that have passed the limits of utility. Chatting on general subjects during business hours is a sure means of spoiling one's executive efficiency, robbing one's employer, or even ruining one's own business.

Men who are famous as executives seem to have an instinct for deciding instantly, when a caller is announced, how much time to give him. Ex-President Roosevelt is a fine example of such a man. When a man enters his office, he grasps him by the hand as if he were a long-expected friend, but along with the cordial greeting is a plain expression that business is business, and that other "dear friends"

are waiting. Most of his visitors, therefore, state their errands concisely, and retire quickly without unnecessary delay.

The president of a certain large institution is known for the cordial welcome he gives to his callers, but he has remarkable tact in leading them immediately to the business in hand. As soon as that is concluded, he rises graciously and shakes the caller's hand, assuring him that he regrets not having more time to give to him, and the caller, though really dismissed at the will of the busy man, goes away feeling that he has been handsomely treated, even if he has not been talking to him for over three minutes. The heads of large banks and insurance companies and the high-salaried trusts officers are men with this faculty well developed. Influential promoters, men of combining powers, grasp, comprehension, and executive ability, are always men of comparatively few words in business, and are known for their directness and conciseness. Every word they speak counts; they look upon their time as capital, and will not allow it to be unnecessarily infringed upon.

These prompt, direct, executive men make some enemies, of course, but they accomplish results—they do things. They believe in

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military discipline in their business, and do not want anything to do with people who do not mean business.

One of the most valuable assets of a business man is the power of compelling those with whom he has transactions to be brief. This is an indication of the successful man. Only those who have learned the value of time can appreciate its importance, and so guard against its being encroached upon by thoughtless or over-talkative people.

Perhaps no one in the business world to-day furnishes such a striking example of the power of inducing brevity in others as J. Pierpont Morgan. His enemies accuse him of rudeness in this respect, but it is merely a business principle. Until recently he was nearly always at his office promptly at half-past nine o'clock in the morning, and rarely left until five o'clock in the evening. It has been estimated that his time is actually worth twenty dollars a minute, but he values it as much more than this himself, and it is difficult to get five minutes with him unless one has very important business to transact. He does not shut himself up in a private office, guarded by several secretaries and buffers, as many great business men seem to be obliged to do in order

to protect themselves. He sits at his desk in an open room, in which are many other desks and workers, where he manipulates enormous combinations and deals with vast plans. He is nearly always accessible to those who wish to see him for business purposes, but woe to the man who attempts to approach him during business hours without sufficient reason. Mr. Morgan has a marvelous instinct for measuring men and finding out instantly what they want. There is no beating about the bush with him. He strikes for the marrow instantly, and thus saves much valuable time. He never allows himself to be made a victim by that numerous class of people who have no particular business of their own, but like to "drop in" and waste the precious minutes of a busy man.

XXV. HEALTH AS CAPITAL



E who aims at high achievement must keep himself in prime condition, always ready for life's great contests. He must train himself for victory, as a college athlete trains for games or races in which he wishes to excel.

The college boat crews which contest for athletic honors every year train hard and long all the winter and spring. They are obliged to abstain from all kinds of stimulants and from many articles of food which they like, eating only that which makes muscle and strength of sinew. They are compelled to keep regular hours, to observe a prescribed *régime* in eating, drinking, sleeping, and exercising. For many months they will store up the utmost possible reserve of nerve force, vitality, and physical endurance.

What has been the object of all these months of careful training, of rigid dieting, and of systematic living? Merely that the men may be able to withstand the strain of a twenty-minute contest! But the tremendous exertion called for during this brief period

exhausts a large part of the reserve force upon which victory depends.

An inexperienced man would say, "What is the use of depriving one's self, during all these months, of even the slightest pleasure? What is the good of early retiring, of daily exercising, of running, rowing, punching the bag, or of gymnasium practise generally, if all the power developed is to be used in less than a half-hour's contest?"

But I presume that every college student who takes part in a boat-race, or other contest, wishes many times that he had trained more rigidly, that he had accumulated a greater reserve force for these few minutes' expenditure upon which the winning of the prize depends.

Every year we hear youths say, "What is the use of spending all these years in preparing for and going through college? Of what use is the result of these years of drill in mathematics, in science, in history, in languages, in the emergencies of life? Ninety-nine times out of a hundred a knowledge of the fundamental principles of mathematics, an ordinary vocabulary, and the simplest knowledge of history, of geography, of political economy, of civics, and of languages will answer."

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True; yet for great emergencies, for the larger contests of life, in which the prizes go to the most competent, to the most highly trained, these youths will find that the years of drill and discipline were not too prolonged to assure success. They will rather wish that they had given more time, that they had put more energy and thoroughness than they did into the momentous work of storing mental and physical reserve power to meet all the emergencies of a lifetime.

One of the great problems of a successful life is to learn how to utilize to the best possible advantage all the brain and physical force generated. Most people waste a large part of their powers, squander their brain and nerve force, in a way which they themselves would utterly condemn if, instead, they had wasted money.

Although there is nothing else in the world so valuable to a success candidate as to be able to use all his power in the most effective way, yet, as a matter of fact, it is the very thing of which he is most lavish. He throws it away, as a rule, as if it were water. The average man not only wastes much of his energy, but takes such inadequate care of the wonderful machine which produces his suc-

cess-capital that he does not have half as much "vim" as he should.

Men waste their brain and nerve capital in a thousand ways. There is a terrible loss in most lives through fretting and useless worry. The friction which this worse than useless habit causes in the delicate life machinery is appalling.

Men are seldom satisfied, no matter how much they may accomplish, but are constantly spurring themselves to do more, until their recuperative power is so exhausted that nothing is done as well as it might be if they took time to rest and renew their powers. All of their vigor is wasted in the very excess of ambitious stimulus. They also drain away their energies in overwork, in robbing themselves of sleep, nourishing food, or healthful exercise, and finally break down with nervous prostration, or some other weakness, from which it may take years of precious time to recover.

What folly it is for one to goad himself until his brain, from sheer weariness, refuses to work, until his jaded faculties rebel, and his judgment is so weakened that whatever he does lacks virility! What advantage is there in working when one's mental machinery is out of order?—when, from friction in the

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bearings, induced by fatigue, the fagged, jaded brain and worn-out nervous system can produce nothing that does not bear the stamp of their exhaustion?

No level-headed business man would think he could draw every cent of his capital out of his business or bank without ruining himself financially. Yet thousands of young men think they can draw every bit of energy, all the savings of vitality, out of their physical banks, and still succeed!

If a youth is not careful of his physical and mental capital, if he does not conserve his energy by avoiding, from the start, everything that would rob him of the heritage of a sound mind in a sound body, or his creative energy, not all the ambition nor all the will power he can command will save him from failure.

I very frequently see an old man—old, although his years do not number more than thirty. When he began his career, he had a powerful brain, great ability, and a superb physique; in fact, he had one of the largest natural capitals that any young man ever started out in life with, yet he was practically bankrupt before he had reached middle life—bankrupt physically, mentally, and morally.

When I first knew him he was a man of magnificent promise. I admired his commanding ability, his abounding vitality and cheerful philosophy of life. But I soon saw that the little enemies of success were sapping his physical vigor, and making great leaks in his mental reservoir. The whole strength of the man was being undermined by some secret forces which gradually robbed him of the power to perform his work satisfactorily, and, as a natural result, of self-confidence and self-respect, leaving him but the blurred shadow of his former manhood.

With the loss of confidence in himself followed, as a matter of course, the loss of confidence in him of others. He lost position after position, until now the man of once magnificent possibilities and great promise stands a total wreck, the mere shadow of the man he might have been. He is only thirty years old, yet with but a fraction of his manhood left, with mental energy squandered, and with physical power dissipated! Drink and vicious companions were the twin evils that destroyed his prospects and made him an old man before he reached middle life.

If you are disposed to find fault, to grumble at everything about you; if little things irri-

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tate you; if trifles upset you; if you go to pieces, so to speak, when anything goes wrong in your business, you may be pretty sure that there is some enemy at work in your system, that your energy is being exhausted in some way, and that your vitality is at a low ebb.

Look for the cause at once. Perhaps you have been smoking too many cigarettes or cigars. Few things exhaust energy or lower vitality so rapidly as excessive smoking. Perhaps you are burning both ends of your candle, sitting up late at night, going to parties or theaters every evening, and trying to keep up with your work or your studies during the day, handicapped by loss of sleep and consequent dulness or inertia.

If you feel irritable and out of sorts on getting up in the morning, and are disposed to be fractious and fretful all day, there can be no doubt that there is something seriously wrong in your system. The bad effects may proceed from some mental disturbance. It may be worry or excessive anxiety about your business, your family affairs, or some other matter. Whatever the cause, you must find and remove it, or allow it to wreck your life.

You cannot do good work if the nervous system is shattered. If the nerve centers are systematically robbed of nourishment or demoralized by mental or physical dissipation, the whole machinery of body and mind is thrown out of order.

No defective machine can turn out good work, and the longer one tries to use it, while some serious obstacle is clogging the wheels, the greater will be the damage it suffers and the more difficult to put it in proper repair.

Few hard workers realize the danger of working when the nerve cells have exhausted their vitality. No good engineer would think of running a delicate piece of complicated machinery when the lubricant is used up. He would know that the moment the oil has ceased to be effective, and the bearings begin to chafe and become heated, the harmony of the mechanism will be destroyed, and the friction and discord will soon ruin the delicate adjustment of the machine.

But hundreds of level-headed men (in other respects), who are engineers of the most marvelous pieces of machinery ever devised, even by the great Creator-machinist,—machines fearfully and wonderfully wrought,—run their human, throbbing en-

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gines, which are so delicate that a particle of dust or friction anywhere may throw the whole fabric out of harmony for days or weeks, without proper cleaning or lubrication.

I know some business men who are not naturally very strong, and yet, by systematic self-training, regular diet, and plenty of sleep, they manage to accomplish infinitely more than many men who are much more brainy and much stronger.

They always manage to come to their business fresh, vigorous, and strong. They will not allow anything to break into their hours for sleep or interfere with the regularity of their meals or daily exercise.

Regularity in living accounts for one's power of achievement. You must try to come to each day's work as the prize fighter enters the ring—in superb condition.

Nature makes no exceptions in your case. She does not take into consideration your loss of sleep, lack of exercise, or wretched diet; she demands that you shall ever be at the top of your condition. No excuses or apologies will go with her. If you have violated her law, you must pay the penalty, though you sit on a throne.

Many a man would not think of starting

out on a day's journey unless his carriage wheels were well oiled; he would not think of starting his complicated machinery in the factory in the morning until the bearings were in good condition and all possible friction guarded against; but he thinks nothing of starting up the greatest piece of machinery the Creator has made, with ten thousand complications and conditions, without proper lubrication, without a sufficient supply of fuel, of rest, or of motive power. In the first place, delicate machinery, when improperly lubricated, will soon wear out. The man knows that his intricate mechanism will not only do poor work when out of order, but that it will also soon be completely ruined beyond repair. But still he seems to think he can start the cells of his brain into action without proper recuperation by sleep, recreation, or rest, and crowds through the day with heated bearings, with friction in the journals, and still hopes to do perfect work.

He expects to start his complicated, delicate, digestive apparatus in the morning in perfect condition, when it was insulted the night before by a conglomerate banquet composed of all sorts of indigestible, incompatible dishes; and if it fails to take care of this

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hideous mass without a groan or a quibble he resorts to his physician and expects that, without removing the cause, a drug will set him right. He might as well administer castor oil to a thief, expecting it to cure him of dishonesty.

Plenty of sleep and abundant recreation out of doors, especially in the country, are the great lubricants — nature's great restorers, refreshers, without which long-continued good work is impossible.

Nerve specialists say that a great many suicides are the direct results of exhausted brain cells.

When you find yourself becoming morose and despondent, when you are conscious that the zest of life is evaporating, that you are losing the edge of your former keen interest in things generally, and that your life is becoming a bore, you may be pretty sure that you need more sleep, that you need country or outdoor exercise. If you get these, you will find that all the old enthusiasm will return. A few days of exercise in the country, rambling over the hills and meadows, will erase the dark pictures which haunt you, and will restore buoyancy to your animal spirits.

No man is in an absolutely normal condition

until he enjoys bare living, and feels that existence itself is a precious boon. No one is normal who does not feel thankful, every day, that he is alive and that he can think and act with vigor and affectiveness.

XXVI. LOOKING WELL AND KEEPING WELL



THE man who would make the most of life must learn "to be good to himself"; that is, while he should strain every nerve to develop himself to the utmost, he must remember that his success will depend very largely upon the care he takes of his success-machine, — that is, of himself. Many so-called successful men are their own worst enemies. They would never think of abusing a horse or any other dumb animal as they impose upon themselves. They go without eating, are irregular at meals, and rob themselves of sleep and recreation; in fact, they violate every law of their physical and mental natures, and yet wonder why they are gray-haired, dyspeptic, and broken-down before middle life. They cannot understand why their ambition and greed to get on in the world should not be the measure of their strength, and so they go on forcing their brains to work when every particle of nervous energy which was stored up the previous twenty-four hours has been exhausted.

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It makes all the difference in the world to you whether you cut off five, ten, or fifteen years of your life by foolish indiscretion, abusing yourself by overworking, or depriving yourself of needed rest, — by not knowing exactly how much you can stand, — or whether you save those precious years by obedience to the laws of health.

There is nothing else so valuable as one's physical and mental energy, which should be preserved at any cost. In other words, nothing is dear which we can possibly afford that will in any way help us to get on in the world faster and better.

Personal power is a great thing to achieve and maintain. Everywhere in city and country, we see men and women, especially men, old at thirty or thirty-five, their shoulders stooped, their hair gray, and their spirits broken. They have no elasticity in their step, no buoyancy in their bearing. They destroyed their possibilities in their over-reaching ambition to become wealthy or famous — to out-distance all competitors. Their lives have become dry and sere, and they are nervous wrecks, when they should be in their physical and mental prime.

Thousands of well-meaning men deprive

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themselves of needed nourishing, force-giving food, by trying to economize. Such men stand at lunch-counters and hastily swallow a sandwich and a glass of milk, to economize time and money; when they owe it to themselves and to their highest well-being to go to a good restaurant or hotel, take time enough to eat a nutritious, properly cooked, and properly served meal, and give the stomach time to begin the process of assimilation before resuming work.

There is not only no economy in this, but it is the worst kind of extravagance. The greatest economy a success-candidate can practise is to store up the largest amount of success-force, vitality, nervous and mental energy, in his constitution, for effective and efficient achievement. To rob one's self of the food material which gives this magic force is like killing the goose which lays golden eggs.

Many a man has mocked a magnificent natural ability with mediocre achievement, simply because he has ruined his success-machine by neglect, in failing to supply the motive-power to run it.

Thousands of men, through not taking proper care of themselves, have died amid the wreck of disappointed ambitions, having failed

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to carry out one-tenth of what they expected and had the ability to accomplish.

Would you not think that man insane who, possessing a reservoir of precious elixir of life, should bore gimlet holes through it, here and there, and let the life-power run to waste? Yet this is exactly what thousands of us are doing. We start out with a great pond or lake of life-power, and let the major part of it escape through the leaks made in the reservoir by our own carelessness or ignorance.

We are all the time cutting off our success-possibilities by wasting, here and there, life's force and energy, robbing ourselves of the reserve which alone would make great achievement possible; and yet we wonder why we do not succeed.

Lack of sleep, lack of exercise in the open air, lack of nourishing food, and of congenial intercourse with friends, overwork, doing our work in the spirit of drudgery,—all these things are leaks which sap our energy and rob us of the great reserve of life-force which enables one to achieve results.

The carriage and position of the body, during both the day and the night, have much to do with one's figure, health, and appearance. How quickly one can distinguish an army or

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navy officer on the street, though he is a stranger! How many would give a fortune to possess such a figure and bearing! And yet almost any one who has not some natural deformity can acquire it, by observing a few simple rules and practising a few easy exercises. As you know, it takes but a few weeks or months of discipline and drill to change uncouth, slouchy, raw recruits, into fine, erect, and dignified soldiers.

Always, when standing or walking, hold yourself as erect as possible; throw the shoulders back and down, elevate the chest a little, and draw the chin in a trifle. When standing, the weight of the body should fall upon the ball of the foot, neither upon the heel nor the toe. Follow these simple rules strictly, and you will greatly improve your figure and bearing.

A habit of carrying the body in an erect, dignified, and graceful manner also affects the general health and self-respect.

Do not bend the legs too much when walking; let the weight fall slightly more on the toe first. Swing the arms naturally, but not too much. Be careful not to bob up and down. A graceful walker seems to glide easily along. Curves are always graceful, and an

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angular, jerky movement is always ungainly. Grace is an acquirable quality, but we must remember that Nature abhors angles and spasmodic movements; she always uses curves which are most graceful and delicate.

The reason why woman is more beautiful than man is because her form is made up of graceful curves. There are no angles whatever in a model female figure.

Most people, when sitting, slouch at the waist; in fact, this fault is very nearly universal, except in those who have been trained. It is impossible to slouch about on chairs or on a sofa all day, and then expect to have a good bearing and poise when standing or walking. Again, slouchy positions will very soon react upon the mind, and produce mental shiftlessness and slouchiness in thought.

Every faculty and function sympathizes with every other, and a defect in one affects all. No one can do good reading, writing, or thinking in any but an erect position. The thought immediately sympathizes with the body.

A habit of reading in bed, or when lying down, or in a careless position, slouching down in one's chair with the feet up, will very soon tell upon the quality of the thoughts.

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It is impossible to do good thinking in these positions. The body must be in an erect and dignified posture without being cramped by position or dress. No one can think well without freedom and ease.

Digestion, too, is very materially affected by a stooping, unnatural position. Such a posture interferes with the circulation of the blood and gives the heart a much larger amount of work to do. This active and often overworked organ requires extra power to force the current of life through the entire body every two minutes, when the body is in an unnatural attitude.

What would you think of an engineer who would try to economize on lubricating oil, at the expense of his machinery or engine? We should say that he is very foolish, but many of us do much more foolish things; for, while we do not economize on that which would injure inanimate machinery, we economize in cheerfulness, in recreation, in play, in healthful amusements, which would lubricate life's mechanism and make it last longer.

XXVII. WASTING OUR ENERGY-CAPITAL



WE start out in life with a definite amount of possible energy. We can spend it as we please; but, even with the best intentions, many people use up a large part of their capital in worry, anxiety, or in fretting over non-essentials,—trifles which have nothing whatever to do with their success.

If we could only learn to control our thought-force, and to expend it where it is needed, instead of allowing it to ooze out or to leak away in dribblets on unimportant matters, what marvels we would accomplish!

How prodigal most young people are of their physical and mental forces! How little they appreciate their value!

On every hand we see young men and women squandering their vital energy as if a perpetual supply were insured, as if the fountain of youth would never run dry. They fling away their force as wastefully as the waters of a spring flood overflow into the surrounding country. But when the flood-tide

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of youth is past, when they begin to feel the dryness of age, they realize the preciousness of what they squandered so recklessly.

In some places, where the water supply is abundant in spring, the streams dry up completely in summer. The only possible way of securing water power to work the mills in such places is to store the water of the spring floods by means of dams.

Even so the great floods of mental and physical force come to us in the spring of youth. The drain upon them begins in middle or later life. If men had a higher regard for their energy there would be less occasion for the present unfortunate fact that when they reach middle life employers cannot use them.

Anything which destroys mental vigor also destroys creative energy, without which adequate success is impossible. The man who squanders his vitality, whether it be by physical or mental dissipation, overwork, or indolence, loses his originality; and when he ceases to be original, he ceases to achieve. It may seem a little thing to a youth to sacrifice a portion of his sleep, night after night, for the sake of some form of entertainment, but he buys the indulgence, which he calls

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pleasure, at the cost of a certain amount of formative power.

The man who drinks to excess does not realize that he purchases the temporary gratification of his appetite at a price which, if seen objectively, would stagger him. If he could see, before he becomes its victim, the devitalizing forces which the drink habit sets in motion; if he could look into his brain and note the growth of the first tiny seeds of decay sown there; if it were possible for him to view through a microscope the corrosive action going on in his veins and arteries, sapping his blood and stealing the elasticity from his muscles; in short, if he could see himself being reduced gradually from a vigorous human being to the physical and mental level of jellyfish, he would shrink with horror from the sight.

All our faculties, physical and mental, are welded into one complex machine, so fine and sensitive that discord or friction in any part affects the whole. No matter where or what our weak spot may be, it will be reflected in what we do, in what we write, in what we say, in our very innermost thoughts. It is a part of our being, and, like character, do what we will to conceal it, will "blab."

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The vacillator, the man who swings back and forth like a pendulum, never taking a firm, independent stand on any question, not even on those which affect him most deeply, depletes by his vacillation his mental force to such an extent that he becomes incapable of acting on his own impulse, and loses irrevocably whatever stock of creative energy he might have had at the outset.

A violent temper, leading as it does to frequent outbursts of passion, tends to wear out the nervous system, and in time robs its possessor of the power of initiative.

Every jarring element in the machinery of our bodies, be it poor health, bad temper, prevarication, indolence, vacillation, or any of the lesser faults which to many appear so insignificant, will prove as disastrous to our efforts to attain success as would so many weights attached to his person to a man competing for a prize in a foot race.

No young man can hope to advance rapidly who lacks an enterprising, progressive spirit. Indeed, enterprise is a requisite to employment. No one wants to employ a youth who lacks push. He must be alive to and in touch with the spirit of the hour, or he is not wanted anywhere. The enterprising employer wants

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every employee to share his spirit. The unenterprising business man feels all the more keenly the need of assistance from those who can make up for his failing. Force, pushing, dynamic qualities are everywhere in eager demand, while the dawdling, incompetent, unprogressive wait in vain for a start or for promotion.

Many a man has bought his comfort at the cost of the achievement of his aims. Few people are willing to be incommoded or to submit to discomforts, even for the sake of future blessings. They would succeed if they could do so in an easy and pleasant way; but the moment they have to sacrifice their ease or their comfort, they shrink from the effort. It is astonishing what people will give up in order to get comfort, or even temporary relief, from whatever annoys or harasses them. They will let golden opportunities slip by, procrastinating for the sake of their comfort until the chances have gone. They do not like to get up early in the morning, because they are so comfortable in bed. They do not like to go out in a storm or in cold weather, because it is so cozy at home or in their offices; and so they lose many a chance. Many people can be bought by comfort when hardly any-

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thing else would tempt them. They think so much of their ease that they cannot bear to exert themselves.

Love of comfort and ease must be classed among the great success-hinderers. People like to do pleasant, easy things. They cannot bear to take pains, or to put themselves out in any unusual way, if they can possibly avoid it. Thousands of people are earning small salaries to-day because they cannot bear to exert themselves to win promotion. They prefer to remain on a low rung of life's ladder, for the sake of temporary comfort and ease, rather than to put forth the efforts that would carry them upward.

Success is not excelling or equalling some one else, but coming up to the level of your best. He who is faithful is also successful. The wife of an Englishman, who, in spite of his blindness, had become eminent as a musician, philanthropist, and mathematician, replying to some complimentary allusions to her husband, said: "He is not more clever than other men, but this he has done: he has made the most of his capacities and opportunities." In that reply she had given a full definition of true success.

The best lesson in culture is to learn to give

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the best that is in us under all circumstances. He who is master of himself will be able to command his powers at all times. No matter how distracting his surroundings, how unfortunate the conditions under which he works, he will be able to focus his powers completely and to marshal them with certainty. If things go hard with the self-mastered man, he will be able to trample upon difficulties, and to use his stumbling-blocks as stepping-stones. If a great misfortune overtake him, he will simply use it as a starting-point for a new departure, a turning-point for more determined endeavor. He may even be weighed down with sorrow and suffering under discouragement, but he always starts anew with redoubled determination to do the thing upon which he has set his heart.

XXVIII. "NEVER LAID UP A CENT"



SOMETIMES hear a young man boast that he gets a good salary, but has never laid up a cent in his life. The chances are that the young man who never saves will never accumulate any money when he is older; he will never be able to keep a fortune even if he makes one.

Cigars, theater tickets, and many unnecessary indulgences, — for which some young men spend a good deal of money, — go far to prevent the accumulation of that first thousand dollars which is the necessary foundation for all the rest.

Many young men just entering society think that the quickest way to win favor is by spending their money lavishly, as if they were not compelled to realize its value in every transaction. They like to be called "one of the boys," and create the impression that their money comes from a stream which never evaporates, but which flows on perpetually. In calling upon a lady friend they will purchase the most expensive flowers in midwinter, they will see that she is supplied with luxuries

of all kinds, bonbons, and amusements. And if such a lady friend becomes a wife, she has been already trained to hinder rather than help her husband in acquiring a competency.

In order to hold their places in the circle they have entered, they have to keep up appearances; and if they begin to experience great difficulty in making both ends meet, and are unwilling to acknowledge their folly, they find it perhaps necessary to make small speculations at the office, which gradually increase as expenses grow larger. Finding the pace too fast, conscience commences to whisper of the consequences of dishonest methods, but it is too late. Careers of this sort are the cause of many an untimely death, and many a disappointed and wrecked life.

"All true social enjoyment," says a recent writer, "is lost with us in the effort to appear fine; to be stylish in dress and furniture; to show off. This is the first and most widespread cause of extravagance. The second is an uncontrolled desire to get what we want, regardless of consequences. The third cause is a moral laxity that seems to be infectious, the result, in the main, of a lack of moral training, with a levity of disposition which, in spite of

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our seriousness in most things, is being infused into the national life."

There is a great difference between stinginess and wise economy. There is some hope for the boy who is stingy, but very little for the boy who forms extravagant, slipshod habits in money matters. Many a man is poor to-day, although he has worked like a slave, simply because he could not save.

The boy who was never able to save a penny has been heard from. He has turned up in middle life without a dollar, without a position, without friends. We see him everywhere, looking for a situation, trying to borrow money and telling everybody that luck has been against him. He is not only out of work, but he is out at the elbow, out in the cold. He did not think it worth while to save when he was a boy or a young man. He could not see the accumulative power in little savings, he could not see the character which comes from habits of thrift and healthy economy.

How many men to-day are just barely making a living; they have never been able to get ahead in the world, simply because they were not willing to make early sacrifices, or to bear hardships or privations early in life! They

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never learned the art of doing without, and this is a great art indeed. They cannot restrain their desires; they must have a good time; they must buy what they want if they can possibly get the money, and even run into debt for it.

I have never yet known a young man to succeed to any great extent who was careless and extravagant about his expenditures. It shows a looseness of mental fiber, a lack of order and system, which betokens failure. People who are inexact or heedless in their transactions which involve money never accumulate it. If there is any one thing that should be vigorously impressed upon the youth, it is the importance of the habit of carefulness and exactness in money matters.

Make your income, no matter how small it may be, the boundary line of your expenses, and, without being penurious, keep as far within this boundary line as possible. It has been asserted that every one can live within his income, and of the average young man, at least, this is doubtless true. At all events, the necessities of life are comparatively cheap, and small must be the wage that will not permit a young man to support life soberly and decently. It is not the necessities of life but the

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luxuries that come high; the unnecessary cigars, the indulgence in liquors, the questionable entertainments, the betting, the card-playing, trying to ape those in better circumstances,—these are the things for which young men usually go into debt. For the “husks of swine,” verily, they mortgage themselves, souls and bodies.

For the sake of gratifying his vanity by dressing as well as others who have more than double his means; by wishing to appear what he calls as “up to date” as his friends or boon companions, many a young man mortgages his future, sells his birthright without even the excuse of Esau, whose necessity was at least real. His wants are imaginary, and their gratification only serves to create an army of unlawful desires, which drag him lower and lower into the slough of debt, despondency, and degradation, until manhood, honor, hope, enthusiasm, self-respect,—all that makes life dear,—goes out in night and darkness.

Let not the young man who is living beyond his income deceive himself with the sophistry that he will retrieve his position. Let him not build airy castles of future successes that will redeem the past, only to be crushed beneath

their ruins. Out of your present you are building your future, and as surely as night follows day will you reap that which you have sown. Be not deceived. The law is inexorable. You cannot escape the consequences of your acts. If you sow tares in the spring-time of your life, these will make your harvest; if good seed, then will the autumn fill your granaries. Remember, too, that there is but one seedtime, and that for you it is fraught with weal or woe. There is but one garnering time, and it rests with you alone whether you shall garner honor or shame, success or galling poverty, righteousness or unrighteousness.

XXIX. DOLLARS AND DESIRES



THOSE who would have dollars must regulate their desires. Those who want capital to do business upon gain it best if they earn and save, and furnish their own capital, even if small, at the start instead of assuming burdensome obligations.

There is, perhaps, no more widespread belief than that economy and meanness are twin brothers, but the real fact is that they are not even distantly related. Economy is putting by that which there is no good reason for spending and very good reason for retaining; meanness is withholding that which there is need of spending and no sufficient cause for retaining.

Many a man has been called "a good fellow" because he prodigally squandered his earnings, while his debts remained unpaid, and he was continually putting himself in a position in which, should sickness overtake him, or his employment cease, he would have to become a burden to some one. There is nothing "good" about such a course, nor any meanness in fore-

going present luxuries and indulgences for one's self or others that future independence and self-respect may be secured.

Ruskin says: "We have warped the word *economy* in our English language into a meaning which it has no business to bear. In our use of it it constantly signifies merely saving or sparing. Economy no more means saving money than it means spending money. It means the administration of a house; its stewardship; spending or saving of money, or time, or anything else, to the best possible advantage."

"I have often been asked," says Sir Thomas Lipton, "to define the true secret of success. It is thrift in all its phases, and, principally, thrift as applied to saving. A young man may have many friends, but he will find none so steadfast, so constant, so ready to respond to his wants, so capable of pushing him ahead, as a little leather-covered book, with the name of a bank on its cover. Saving is the first great principle of all success. It creates independence, it gives a young man standing, it fills him with vigor, it stimulates him with the proper energy; in fact, it brings to him the best part of any success — happiness and contentment. If it were possible to inject the

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quality of saving into every boy, we would have a great many more real men."

John Jacob Astor said it cost him more to get the first thousand dollars than it did afterwards to get a hundred thousand; but if he had not saved that first thousand he might have died in an almshouse.

The tendency of money judiciously invested is to accumulate,—the more you get the faster it accumulates.

People often lose a great deal of money by their failure to put agreements or contracts in writing. They leave everything at loose ends. They take it for granted that the people they deal with will remember the understanding. The habit of putting all agreements in writing is of immense assistance to a young man who wants to get on in the world and will be of untold assistance to him in learning to save. It teaches accuracy of expression. He will learn method and system in business transactions.

For another thing, if young men and young women would only acquire the habit of carrying a memorandum book or little pocket ledger, and register every item of expense, they would find it of immense value financially, and it would serve as a check upon extrava-

gance. If you do not keep account of the money you spend and what you spend it for, you will soon acquire extravagant habits; your money disappearing without your knowing where it has gone to.

As a rule, boys who live on a farm or in a country town are much more thrifty and economical than city-reared boys. Much of this is due to the fact that in the city there are hundreds of devices to catch the pennies of boys. There are nickel-in-the-slot machines, fruit and candy stands, and all sorts of contrivances to induce a boy to part with his small coins. These temptations do not exist to any great extent in the country. There is a great difference in the way the country boy and the city boy look at a nickel. The country boy sees very much more in the coin than the city boy; he sees greater possibilities—the nickel is possessed of a charm. He carries his change in his pocket, counts it over, and wonders what he will do with it when he gets his first dollar. His parents instil into him from babyhood the importance of saving his money and putting it in a bank. The city boy, as a rule, gets his money easier and parts with it as easily.

It is said that boys who do not carry their

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money in a pocketbook and men who carry their bills and change loose in their pockets are always careless in their expenditures. It is so little trouble to slip the hand in the pocket and take out money for all sorts of purposes that they do not appreciate its value as they would if they were obliged to take the money out of a pocketbook every time they have use for it. In other words, a loose way of carrying money tends to cultivate loose habits of spending it.

Form the habit of depositing money which you do not immediately need in the savings bank, or, if you are not near a bank, in some place where it will be sure to remain unspent until you reach a bank.

Franklin said: "If you know how to spend less than you get, you have the philosopher's stone." Again he said: "Let honesty and industry be thy constant companions, and spend one penny less than thy clear gains; then shall thy pocket begin to thrive, creditors will not insult, nor want oppress, nor hunger bite, nor nakedness freeze thee."

A young man whose father was in easy circumstances wanted to learn the art of printing. The father consented on condition that he should continue to live at home and

pay his board weekly out of his very small earnings. The youth thought this very harsh, for it left him hardly any money for himself. However, when he was of age and master of his trade, his father said to him: "Here, my boy, is the money you paid us for board during your apprenticeship. I never intended to keep it, but only to save it for your use, and I will give you with it as much more as will enable you to go into business for yourself." His father's wisdom was then apparent to the grateful young man; for, while his companions had contracted bad habits in spending their wages, and were many of them in poverty, and vicious, he was able to commence his business, and in a few years he became one of the most prosperous publishers in this country.

It is a lesson which every generation teaches anew, that it is they who are masters in little savings who become possessors of great or moderate fortunes. "Despise not the day of small things."

Frugality is a virtue which many young men nowadays would be ashamed to cultivate. And yet its great exemplar was the Man of men, who, when He had miraculously fed the multitude with a few loaves and fishes, commanded His disciples to gather up the frag-

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ments, lest anything should be wasted. There was no need to do this; for, if He chose He could again, as He did when occasion demanded, repeat the miracle. But His every word and act emphasized a truth or taught a lesson; and this certainly teaches the practise of economy, adherence to the old-fashioned adage, "Waste not, want not."

Ah, how much easier it is, after all, to practise a little self-denial, even for a time to deprive one's self of some of the necessities, than to suffer the stings of conscience, the torture of being constantly goaded by creditors without the means of satisfying them, the horror of being chained day and night to a load from which there is no deliverance, the humiliating consciousness of being a mere chattel-slave, whose time and thought are, in a sense, owned by others! In the words of "Poor Richard," who is particularly strenuous on this subject, "Better go to bed supperless than rise in debt." Better suffer any temporary privation, any of the numerous inconveniences that poverty entails, than bury one's self in this moral quagmire from which escape is so difficult, and which too often engulfs integrity, veracity, manliness, honor, character, leaving on the shore of "life's un-

resting sea" but the broken hulk of what might have been a noble ship.

"A contented mind is a continual feast," but a feast that can never be enjoyed by the unhappy victim of debt. Corroding care must ever be his companion, robbing him of strength, sapping his ambition, and destroying that peace and tranquillity so absolutely essential to the successful pursuit of his occupation or profession.

XXX. SALESMANSHIP



NE of the most valuable money-making qualities which any man or woman can possess is that of salesmanship. To be a good salesman or saleswoman means to be *in demand* by, and among, the world's workers. A good salesman is rarely or never "out of a job" and the better ones are constantly sought for at higher and still higher compensation.

"Salesmanship" is a very broad term. The silk-tiled drummer for a boot and shoe house, the insurance agent and manager, the great banker and broker whose business is to dispose of millions of dollars' worth of stocks and bonds, — all these are "salesmen," trafficking in one kind of goods or another, — all form a part of the world's great system of organized barter.

To the successful salesman starting in the humbler ranks of this system all things are possible. In the insurance business, for example, the good local agent is supposed to be able to train others, and he becomes a local manager. The good local manager in time

becomes a state or district manager, and, if he develops organizing ability, control of some large department of the business or of a general office of the company is in sight. Somewhere along his upward line in promotion he is able to contract for his services to such good effect that, instead of gaining a mere salary, he commands a contingent compensation larger than the salaries of many of his superior officials. It is his *salesmanship* that brings about these results, and he gradually builds up a connection that makes him a power in the field — makes rival companies anxious to secure his services at almost any price. Only a short time ago two companies actually went to law about an agent who transferred his connection from one to the other, his original employers holding that he had no right to do so, as he was under contract (at a \$50,000 salary).

A good training in salesmanship is well worth acquiring. The qualities needed are courtesy, tact, resource, reserve power, facility of expression, honesty (for permanent success), a firm and unshakable confidence in one's self, a thorough knowledge of, and confidence in, the goods which one is selling, and ability to close. True cordiality of manner must be re-inforced by intelligence and by a ready com-

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mand of information in regard to matters near at hand. It will be instantly seen that all these qualities make the *man* as well as the *salesman*, — they will bring success in any career, when coupled with sincerity and high-mindedness.

The foundation for such a training can hardly be laid too early. The boy who uses his spare time in school, in vacation season, or out of business hours for acquiring the art of salesmanship will gain power to climb in the world that cannot be obtained so quickly by any other means. The very fact that he is meeting people regularly, brushing against their opposition, and finally winning them over to his point of view, brings to him a feeling of self-confidence, a mental and physical *poise*, that commands the quick attention of employers on the lookout, as they always are, to discover and develop ability.

In spite of the fact that thousands of employees are looking for positions, on every hand we see employers looking for somebody who can "deliver the goods"; a salesman who will not say that, if conditions were right, if everything were favorable, if it were not for the panic, he could sell the goods. Everywhere employers are looking for some one

who can do things, no matter what the conditions may be.

I know two traveling salesmen who go out from different houses over similar territory with the same line of goods. One of them sells four or five times as much goods in a year as the other. He always returns to his house with big orders. He gets a very large salary because of his ability to sell. This man starts out with the expectation, the determination to sell. The other man gets a very small salary, just barely enough to enable him to hold on to his job, because obstacles seem so great to him. He returns oftener with excuses for not selling than with orders. He does not have the ability to annihilate difficulties, to overcome obstacles, which the other man has. He brings back to his house small orders, because he cannot overcome the objections of his customers, cannot convince them that they want what he has to sell.

People who would do things in this world must have the "get there" ability, the power to do what to others seems impossible.

XXXI. SYSTEM AND ORDER



AN old merchant who had done business in one of the interior towns for many years had failed, according to the "Michigan Tradesman." When one of the creditors reached the place, it was to find the merchant working hard to figure it all out:

"Lands! but I don't see why I should fail," he kept on saying. "Mebbe, though, I didn't collect sharp enough."

"You have a heap of goods here," said the agent, as he looked around.

"Yes, more or less."

"When did you take the last inventory?"

"Inventory? Take everything down?"

"Yes."

"And make out a list?"

"Yes."

"And dust off the shelf and mop the floor?"

"That's it."

"And clean the windows and paint the front of the store?"

"Yes."

"I never went into that. I was going to

one day about fifteen years ago, but they had a wrestling-match in town, and I left the inventory. Mercy on me, but I can't understand why I should fail."

Systematic stock-taking, accurately kept book accounts, and a careful balance sheet are actual necessities of any business in country or city. The man who never knows where he stands will not be likely to stand anywhere long.

The same order, system, and forethought which characterize the city establishment should prevail in the country store.

"I am thoroughly convinced," says the president of the National Association of Credit Men, "from my contact with merchants and other business men that a vast proportion of the failures which take place would not occur if the managers of business houses and corporations were thoroughly and constantly familiar with their condition and intelligent results of their transactions were frequently laid before them."

In some places goods are tumbled together without any method of arrangement, and the clerk is obliged to search a long time for the article wanted. Many young people form habits which cripple and handicap them for

life by doing things "just for now." They let things drop wherever they happen to be, "just for now." They drop their articles of clothing just where they happen to remove them. You will find their collars and cuffs and neckties in one place at one time, and in another place at another time. When called away suddenly, or interrupted, they lay anything which they happen to have in their hand down just where they are, expecting to put it in its place when they have more time. When these young people grow up to manhood and womanhood, they find that the habit of putting things down anywhere, "just for now," has become a tyrant that fills their lives with confusion and disorder.

It takes no more time or effort to put a thing where it belongs in the first place than it does later,—perhaps less; and the chances are that, if you do not do so at the proper time, you never will. Even if it costs you a little inconvenience at the moment to put everything in its proper place, and to do everything at the proper time, the orderly and methodical habits which you cultivate in this way will increase your power and usefulness a hundredfold, and may save you much trouble and mortification in the future.

Many a man is wondering why he does not succeed, while the desk at which he sits tells the story of his life and shows the limitations of his capability. The scattered papers, the unfiled letters, the disorderly drawers, the dust in the pigeonholes, the layers of newspapers, of letters, of manuscripts, of pamphlets, of empty envelopes, of slips of paper, are all telltales.

If I were to hire a clerk, I would ask no better recommendation than would be afforded by the condition of his desk, or table, or room, or workbench, or counter, or books. We are all surrounded by telltales which, cover them up as we will, are constantly proclaiming the stories of our lives. Our manner, our gait, our conversation, the glance of our eyes, the carriage of our bodies, every garment we wear, our collars, neckties, and cuffs are all telling our life-stories to the world. We wonder why we do not get on faster, but these tiny biographers often tell the secret of our poverty, our limitations, our inferior positions.

Do not be spasmodic in business. Some men make a great splurge one day and turn everything topsy-turvy, and the next day, when temporary enthusiasm has evaporated,

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they are careless, lazy, and indifferent. No business can be built up in this haphazard way. It is steady industry, eternal vigilance, and stick-to-it-iveness that win in the battle for success.

XXXII. SHALL I GO INTO BUSINESS FOR MYSELF?



MILLIONAIRES seem to take delight in advising young men to go into business for themselves after they get the first thousand dollars. This is very natural advice for a millionaire to give, but is it always best?

In these days of trusts and monopolies, when everything tends to great centers and enormous establishments, when the great fish eat up the little ones, when wealthy men are becoming wealthier and poor men poorer, one should be extremely cautious about advising young men and young women to go into business with their little, hard-earned savings.

Not every youth has the executive ability, the strength of mind, the moral stamina, the push, to conduct business successfully for himself and stand his ground.

Much may be said in favor of working for a salary, especially at a time when everything is pusher or pushed, when the great majority of those who go into business for themselves

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ultimately go to the wall. The salaried man is not harassed by the fear of failure, the embarrassments, the perplexities, and the wear and tear of business life to which the proprietors are subjected.

Many men who maintain elegant establishments on the fashionable streets of New York and other large cities are salaried men. Many of them own magnificent city and country homes, possess palatial yachts, keep fine horses and own automobiles, and apparently enjoy themselves more than many other men who are proprietors of large business establishments.

It is estimated that two thousand men in New York City alone get salaries of \$25,000 a year or more each.

It is a trying and dangerous time to go into certain kinds of business independently. The tendency in all kinds of business is towards centralization. This ruins every year scores of small concerns which have but little reserve capital. It looks as if all kinds of business in large cities may ultimately be centralized in enormous establishments, and the small concerns have to drop into obscurity. Take, for instance, the mammoth department stores, where almost everything that

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is wanted in the home can be found in one establishment.

Take the book and drug departments in these large emporiums. The proprietors simply set off departments in the interior of the store; and, inasmuch as they do not make a specialty of books, for instance, they are not obliged to keep up so great a variety as the book dealer, pure and simple; but they can select the books and publications which have a popular sale and, as it is only a department and not an establishment with proprietors, head clerks, etc., they can undersell the regular dealers who are obliged to keep many books which are rarely called for and upon which, in the end, there is very little profit. In other words, the department can be conducted with very much less rent, without an expensive frontage on the street, and by a superintendent only, in place of a proprietor and a superintendent. The same principle applies to a drug department, or to any one of many others. Hundreds of little periodical and other stores in our large cities, which used to be carried on by mothers of families with the help of the children, have been swallowed up by the large stores.

Years ago a merchant in New York made a

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specialty of Dent's gloves, made in England. He had built up a large business in this one specialty, when the proprietors of one of the larger New York concerns bought the entire output of the Dent factory and ruined the small dealer. It is needless to multiply instances; people who live in large cities see these things every day and cannot help understanding that the tendency is for large establishments to swallow small ones.

For this reason I should hesitate to advise a young man to go into business for himself along the lines where centralization has become very powerful.

In these days of extensive advertising, when everything is pushed right to your door; when a single firm spends more money for an advertisement in one daily than many a young man's entire capital; when department stores pay very large salaries to the men who dress their show windows to attract customers, and every conceivable device attracts the eye of the passerby; when art galleries and waiting rooms and restaurants and even musicians are kept in these establishments for the benefit of customers, what are the chances of success for the young man with only three or five thousand dollars who starts a business of his

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own in a large city, almost under the eaves of a mammoth department store?

Let a young man count carefully the cost and the chances before he embarks for himself. Let him study the great department stores if he thinks of becoming a merchant, let him talk with the men in charge of departments who, perhaps, have been financially ruined themselves by the very firms by which they are now employed. It is well known that large concerns employ thousands of men who have failed themselves and who are unable to cope with the intense competition of the day.

Far be it from me to discourage any young man from conducting his own store or factory; on the contrary, I would encourage both young men and young women to go into business for themselves whenever it is possible to do so without too great risk; but it would not be right not to point out the rocks and shoals which have wrecked so many adventurers on the sea of trade.

On the other hand there are many reasons why it is a positive duty for young men to branch out for themselves whenever it is possible; for, as a rule, young men who dare to venture develop stronger characters, more

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stamina, and greater independence than those who work for a salary. To be in business for one's self usually means a broader mind, a larger view of life. The constant struggle to make both ends meet, to adjust means to ends, the constant stretching of the mind to meet emergencies, the effort to guard against failure in hard times or panics, the perpetual struggle to keep one's head above water, the constant need of watchfulness, the determination never to swerve a hair's breadth from the right, nor to misrepresent goods, nor to lie about quality, even to pay expenses — all these things develop character.

Business is a great educator. It develops forethought and self-sufficiency. A young man cannot lean upon others when he is conducting his own business. There must be no more walking on crutches. He must stand upright, be self-sustaining, self-dependent, or sink back into his former subordinate position.

Continued employment in the service of others, in many instances, tends to cripple native capacity. Men and women do not reach their highest development under restraint. There must be freedom before one's life blossoms out into its greatest power and

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beauty. Freedom of action, freedom of thought, freedom of expression, are essential to the largest growth.

When a man works for others, unless he is very remarkably constituted, only a part of his powers are brought into action. He is not obliged to study and think and plan how to keep his business going. When he leaves the office or store in the evening his cares and responsibilities cease until he returns the next day. The financing of the institution does not trouble him. His planning faculties are not called into action; he does not learn the art of seizing opportunities by being obliged to be on the watch for them; he does not develop originality or executive power; he does not grow.

It is not because of greater opportunities to amass a fortune that I would advise young men to go into business for themselves, but because such a course develops a man more. Have you never noticed how a clerk, or some one who has been working for years for others, improves and expands—how his powers unfold, *how he grows*—when he goes into business for himself?

If, as is usually the case, he has little or no capital to begin with, a young man who starts

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on his own account is constantly being called upon to exercise his judgment, his executive ability, his power to forecast events. Every faculty is on the alert. Every resource is taxed to its utmost to bring about the best results.

In fact, the greatest school of life, that which excels the college or the university, is this perpetual struggle to get on and keep up in the world. Here is where power is developed, where manhood is born.

There is this also to be said in favor of the young man who goes into business with small capital: the fact that he has earned his little capital means that he is likely to be more alert for opportunities, more watchful for a chance to better his condition, more careful to make the most of what little he has and not to lose it. The fact that he has energy and push and determination to get to the front, to succeed at all hazards, adds enormous power to his little fund, which the same sum of the millionaire's capital can never possess.

As a rule the young man who manages his own business is obliged to make every dollar do the greatest possible execution. Just as a soldier in battle when reduced to his last few cartridges must be doubly careful in his aim,

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must be sure to make every shot tell, so such a young man must make every dollar count.

Then again, everybody wants to help the young man who is trying to help himself. Many people respect his struggles, and will not only trade with him, but will also send their friends to him, will advertise him; so that the youth who has the qualities of success in him, the tact to make himself known, and the personal qualities which will attract business, if he is a good buyer, a shrewd calculator, is honest, industrious, and gets into the right location, even with enormous odds against him usually, even with a small capital, has *more than a fair chance* of succeeding.

XXXIII. STARTING ON BORROWED CAPITAL



YOU say that if you could only borrow a little capital you could get into profitable business. Now, the chances are that you would not succeed in your undertaking, even if you could borrow the money. It is rare for a boy or young man to succeed when he borrows capital for his start. In fact, it is difficult for a beginner in business to find any one who has confidence enough in his untried qualities to risk money in backing him. If you start your business and show any ability to succeed in it, and then need to borrow money to extend it, that is quite another matter. You will then have testimonials of your ability, a proper basis of credit, and capital will believe in you.

Men from whom you wish to borrow money, for example, do not know that you know how to select employees, and how to handle them. A man's success in the line of business that you wish to enter depends upon his insight into character, upon his ability to choose just the right people to assist him. While honesty

is the basis of all great achievement, yet it is not enough. There are plenty of honest people in the world, people who would rather cut off their hands than steal a dollar, who have not the slightest executive ability.

Be content to start your own business in a very small way. After you have shown your capacity and demonstrated your ability to push your business, and to handle it effectively, you will have no difficulty in borrowing capital to extend it if you need it.

"Avoid debt as you would avoid the devil," was Beecher's advice to his son. Make up your mind never to have your name on any man's books for personal expenses of any kind.

The philosophy summed up by "Poor Richard" in the terse sentence, "He that goes a-borrowing goes a-sorrowing," proves true in the vast majority of cases. Of course, this does not apply to the man who, through no fault of his own, is unavoidably obliged to borrow money. Unexpected calamities or disasters, or the failure of judicious and apparently promising enterprises, will often produce great crises in the affairs of prudent, conscientious men—men who have a horror of debt—and literally leave no other course

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open to them, even from the most conservative standpoint, than to borrow money if possible. Such as these need no warning to flee the temptation to overdraw their accounts or to live beyond their means. They will follow the admonition of the old Puritan divine, Cotton Mather, to his people, viz.: to "Come into it [debt] with the pace of a tortoise, and get out of it with the flight of an eagle."

In the conduct of business, too, it is frequently necessary, in order to obtain the best results, both to give and to get credit, although even this form of borrowing and lending would better, for the benefit of the community, be subject to limitations.

But the young man entering upon life's great highway, he who hopes to achieve the measure of success commensurate with his abilities and ambition, must avoid debt as he would the contagion of a loathsome disease; if he would attain his ideals and reach those heights to which he now looks with longing eyes, he must literally obey the precept of the apostle, "Owe no man anything."

Too often has debt, needlessly and carelessly contracted, dragged men down to shame and ruin, moral and physical. The maelstrom

of debt has been the grave of thousands of talented, ambitious men, who might have won honorable distinction and the love of their fellow men, in their various fields of endeavor, had they not given way at the outset to some petty vice or vanity, and, in order to gratify it, borrowed from some friend, perhaps more kind than judicious, the means necessary to do so. Though the sum borrowed may have been but a trifle, it opened the door to the temptation to borrow, and was the first false step which led to the fatally easy descent into an abyss of the depths of which they were not aware.

The sword and the spear, it is said, have slain their thousands, but debt has slain its tens of thousands. Even in the present generation of a score of its most gifted sons the names of at least eight, including a great orator, a novelist, a wit, two jurists, and two statesmen, belong to men who were literally done to death by the dragon of debt.

In describing his ideal of a perfect life, that beautiful character, Robert Louis Stevenson, who was so noble an example of the truths he endeavored to teach, emphasizes especially the necessity of living within one's means, or keeping out of debt. "To be honest,

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to be kind," he says, "to earn a little and to spend a little less; to make, on the whole, a family happier by his presence; to renounce, when that shall be necessary, and not to be embittered; to keep a few friends, but these without capitulation; above all, on the same grim conditions, to keep friends with himself,— here is a task for all that a man has of fortitude or delicacy."

If a man will fulfil these conditions of a perfect life, he must keep out of debt or he will fail in all. "The injunction to earn a little and spend less," says Dr. Newell Dwight Hillis, "emphasizes the law of self-support and warns us against the danger and possible degradation of debt. Our age, needing many cautions, needs none more than this plea for a return to simplicity and obedience to 'Poor Richard's' principle, 'Pay as you go.'"

Few young men if they could lift the veil of the future and could see every step of the thorny way to which it leads would willingly go into debt. If they could see the moral degradation, the course of lying, prevarication, dishonest subterfuge to avoid meeting promised payments which the borrowing of the first dollar for the gratification of some personal whim or luxury,— harmless enough,

perhaps, if it could be afforded, — too often involves; if they could see the grinning phantom which robs the harassed debtor of peace by day and sleep by night, which stands forever by his side mocking at his impotence to shake off the chains by which he has bound himself hand and foot, they would shrink back appalled from the sight; they would suffer any privation, endure any hardship, rather than become the slaves of the grim jailer, debt.

One of the greatest curses of the world to-day is debt. Only those who have felt its terrible grip, those who have suffered untold anguish and torture, can realize what a blighting, withering, atrophying influence it has upon the life, how it strangles ambition, kills aspiration, and crushes out even the most lasting of all qualities — hope itself.

XXXIV. TACT



MAN must possess the happy faculty of winning the confidence of his fellow beings and making steadfast friends, if he would be successful in his business or profession. Good friends praise our books at every opportunity, "talk up" our wares, expatiate at length on our last case in court, or on our efficiency in treating some patient; they protect our name when slandered, and rebuke our maligners. Without tact, the gaining of friends who will render such services is impossible.

Some people are constantly "rubbing the fur the wrong way," or irritating us; saying sharp, sarcastic things, or flinging out disagreeable innuendoes.

Cruel bluntness in stating brutal facts has caused untold misery and broken many friendships. Truth itself changes from a jewel to a dangerous weapon in the hands of a tactless person. Because a thing is true is no reason it should be told, or told in a way to offend. He who would have many and strong friends must exercise tact in order not to offend even

by the truth, because it is very difficult for many people to forget even a fancied injury entirely. This is especially true of offenses against taste, or remarks which reflect upon one's pride, ability, or capacity.

Most of us have sensitive spots, sore spots which we guard very jealously. They may be caused by ugliness of face, deficient education, lack of culture or manners, timidity, or ignorance of etiquette; but, whatever they are, we do not like to have them uncovered, irritated, or paraded before the world; and we resent it by withdrawing our friendship, regard, or respect from those who offend in this way and who thus make their presence dreaded.

One of the most unfortunate beings is a man gifted with a sense of humor who lacks tact, for nearly every joke he perpetrates costs him a friend. He cannot resist the temptation to enjoy a good joke, even at the expense of friendship. The humorist who would retain his friends must refrain from jokes that may be interpreted as impertinence.

Education and book learning are often of slight value as compared with tact in meeting the daily difficulties of life. Salesmen who should go out on the road without tact would

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sell few goods. Merchants who do not use tact with customers lose more than they win. Banking requires tact as much as capital. The insurance business is built up largely by tact. A lawyer, both in dealing with clients and in presenting his cases in court, is a failure without tact. No one has more use for tact than a doctor in dealing with his patients. In the relations of employer and employee, there is a constant call for tact. A little tactful management may avert costly strikes. Tact wins promotion in thousands of cases.

XXXV. THE ART OF WINNING PEOPLE'S CONFIDENCE



THE art of gaining people's confidence quickly and retaining it is of inestimable value to a youth who would get on in the world. Very few people possess it. The majority of us throw barriers in the way of its acquirement. By having a disagreeable manner, lack of tact, or, perhaps, an unpleasant personality, we frequently antagonize or repel those whom we are anxious to please.

Many people have to work hard to overcome the prejudice created by first bad impressions while others, without effort, charm every one they meet.

Success is often due more to engaging manners and an attractive personality than to great ability.

It is not the teacher who knows most, for instance, who is successful beyond others, but it is the one who pleases and interests by means of her tact and winning ways. Neither is it always the salesman who, although knowing his business from A to Z, has repellent

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manners, that is most valuable to his employer, but the one who has learned the art of pleasing.

We are so constituted that we are influenced by what pleases us, even when it warps our judgment. One may feel a prejudice against a book agent, for example, who has managed to gain access to him. But if the salesman has an agreeable personality, and succeeds in quickly making a favorable impression, he will sell the work he is canvassing for, even though the purchaser does not want it. "I did not really want the book," the latter will often be heard to say afterwards, "but the fellow was so pleasing, so polite and genial, that I could not help doing what he wanted me to do."

While the art of winning people's favor and confidence is, in many instances, a natural gift, like most of the good things in life it may be acquired by those who earnestly seek it.

The first step to be taken is to cultivate — if you do not already possess it — a uniformly cheerful disposition. A bright, smiling face will do more to incline a man's heart toward you and to gain his ear than all the virtues in the calendar handicapped by a gloomy visage.

Be generous with your sympathy, and try to be at least as much interested in the joys and sorrows of others as you would wish them to be in yours.

When you meet friends or acquaintances, do not "buttonhole" them and pour into their unwilling ears a history of your affairs. Listen, rather, to what they have to say, and try to enter as cordially as possible into their feelings, their hopes and fears and plans. This does not mean, of course, that you are to be victimized by every bore who wishes to secure a listener,—it does not matter who,—but it means to give to hungry hearts that generous measure of sympathy which we all crave.

Treat men as brothers, and, though your kindness may, in some instances, be abused, your gain will far outweigh your loss in the healthy, happy atmosphere you will create, and in the friendly sentiments you will attract to yourself.

Above all things else, be consistent and persistent in your efforts, or you will accomplish little. It will not do to be kind and cheery to-day, and gruff and churlish to-morrow; to take pains to please one day, and to be wholly indifferent the next. An even disposition is

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indispensable to the formation of a strong, reliable character. No one will give his confidence to a man who has the reputation of being fickle or uncertain.

XXXVI. WHAT CREDIT IS BASED ON



ANY young men beginning a business career for themselves make the mistake of supposing that financial credit is based wholly upon property or capital. They do not understand that character and reliability, combined with aptitude for one's business and a disposition to work hard, are far more important assets to have in business than millions of dollars without them.

To make helpful friends or acquaintances in business a man must build up a reputation as a good business man doing business in a businesslike way, a man reliable and sound of judgment.

Bankers have the knack of deciding quickly in such matters. Jobbing houses are not inclined to advance credit to a man who, though he may have inherited a fortune, has shown no capacity for business and is of doubtful character. As a rule young men who start in for themselves on a small scale are more energetic, work harder, are more alert, quicker to appreciate the chances of the market, and

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more polite and willing than those who begin their business careers with large capital.

The credit man in jobbing houses is very quick, as a rule, to see the success qualities in his prospective buyer, and seldom makes a mistake in his estimate of what credit it is safe to extend him.

The young man who starts out with the idea that his character is his capital, and that his whole manhood is pledged for every dollar of indebtedness, will usually succeed.

"The secret of success," said Russell Sage, "is to keep your credit good."

Long years are required for the upbuilding of that confidence which makes it easy to extend widely one's operations.

I have asked Mr. John Greene, the editor of "Bradstreet's," to give me certain suggestions upon the basis of credit. Here are three of the points he makes:

"He must, in the first place, acquire the reputation of a man of strict honor and integrity, — of a contract-keeper, — one whose word is as good as his bond. Without such a reputation, any enduring success in business cannot be looked for, and the lack of it in the first steps of business life may be fatal. A

defect in this all-important quality may be regarded as fundamental.

"In the next place, a young business man in search of credit must impress those who know him as a person of competence in the particular line of activity in which he engages. It is well to be regarded as a man of general ability and information, and for such men there are places to be found in the economic activity of the time; but it will be better for a young man to achieve the reputation of being specially capable in a particular direction. This age, as has often been said, is one of specialties, in which the division of labor has been carried to an extent unknown before. The chances of success, in the long run, do not favor so much a man who can do anything or everything pretty well as they do a man who can do some one particular thing better than anybody else. Upon the success of such a one, a man who can furnish credit will be more inclined to 'bank,' as a current phrase has it, with a special application in this instance.

"Another matter of capital importance to a young business man anxious to achieve success is that of personal habits. It is not generally understood how much weight is given to this factor in the making or the undoing of

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a business man. There are men who have already attained no small measure of success who are handicapped by doubtful habits. A knowledge of the existence of these weaknesses is not always widely diffused, but it almost always comes to the attention of men who have much to do with the making of other men's credit. It is a truth that there is no use denying that character is slowly built up by habit, and that originally fine endowments may be dimmed or rendered of little use to the possessor by yielding to questionable tendencies. In its beginning the indulgence of habit is insidious, and therefore the more dangerous.

"At first, habit may seem to be merely a way of holding one's self, but, in the end, it becomes too often a way of being held, and the victim of indulgence learns too late 'how use doth breed a habit in a man.' A young man who is ambitious of success can make no better resolution—none that can more vitally affect his future—than that of avoiding the first seductive temptation to indulgence in irregular relations, undue conviviality, or the hazard of money at play, or speculation in securities on margins, or the running power of horses. A certain gravity

and decorum, even in the amusements of a man of business, will tend to inspire confidence in his capacity to succeed, which the display of an opposite spirit might imperil. The statistics of causes of failure show that a calculable percentage of commercial wrecks is due to the neglect of business directly traceable to doubtful habits."

Mr. Charles F. Clark, president of "Bradstreet's," in writing upon this topic at my request, says:

"The structure of society is based on confidence. We could have no civilization were it not for the fact that millions of men in the past were deemed worthy of credit by their fellow men, and there could be no further progress were it not for the fact that a great number of the men of to-day inspire confidence on the part of others. These are obvious truths, yet in forty years of close study of the business men of this country and their enterprises I have seen thousands go down in ruin because they did not realize them with sufficient clearness. To-day there are many who lack a true appreciation of the importance of the confidence of their fellows, who are not concentrating their energies upon its cultivation with sufficient force and firmness,

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and for whom, on this account, disaster is looming up ahead. I should like to say, as strongly as possible, to every young business man, that one of the chief aims of his daily work should be the strengthening of his credit. Good intentions alone do not make good credit. These intentions must be coupled with ability to carry them out. He must prove his ability to put his purpose into successful effect, and to meet his business obligations. Thus it will be seen that good credit is based on general character and special ability. A young man cannot expect to possess, at the outset of his career, the financial position and ability that would give him a high commercial rating; but he can have the character, and he must have it to build up his commercial credit and become even a moderately successful business man. In gathering the information about a man that is to be the basis of his rating, the Bradstreet reporters do not take cognizance of the extent of his business and the amount of his income alone. While these are matters of prime importance, they are by no means all. It is essential that attention be given to some extent to the man himself, his general character, present habits, and past record."

Young people little realize what a great impression small things make upon those who are watching their careers.

A very successful business man became so prejudiced against a debtor who did not pay his note until several days after it was due, or even speak to him about it, that he absolutely lost all confidence in the young man's business ability.

This young man thought that two or three days would not make much difference with a millionaire who knew he was honest, but it made all the difference between confidence and no confidence.

Many young men are very careless about their banking. They frequently overdraw their accounts, and are not prompt in paying or renewing their notes. They may be perfectly honest, but they are careless. They lack system, are unbusinesslike, and this destroys confidence.

Good business men are very prompt, and they have no patience with procrastinators. Promptness is a principle with these men, and a failure to meet an engagement, to pay a note promptly, a careless habit regarding business matters, destroys their confidence.

There is no one thing outside of honesty

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which will help a man's credit so much as the reputation of being prompt, punctual. Capital is very timid, and unreliability, the lack of promptness, slovenly methods, will quickly ruin a man's credit.

Business men do not like to deal with people they have to watch all the time. They like to feel a sense of certainty and of security in their dealings.

It does not take long to ruin one's credit or reputation. No matter how careful or honest he may have been for years, he can undo it all in a very short time by carelessness, forgetfulness, slipshod methods, and still be honest.

XXXVII. OTHER MEN'S BRAINS



YOUTH in entering business can never succeed largely without cultivating the acquaintance of competent people and acquiring practical helpers.

Mr. Carnegie once suggested the following as an appropriate epitaph for his own tombstone:

"Here lies a man who knew how to get around him much cleverer men than himself.—ANDREW CARNEGIE."

The great majority of men who succeed in a large way do so because of their ability to surround themselves with able and shrewd associates. Americans especially seem to have an instinctive genius for estimating and measuring men.

No man can be a leader of a great enterprise, can stand at the head of a great undertaking, unless he knows men, unless he knows how to measure and weigh them, to estimate their ability, and to place them to the best advantage.

A bank president, a prominent man at the head of many large enterprises, told the writer

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that he owed his success to his natural instinct for selecting men. He said that he had rarely made a mistake in picking out a man for a responsible position, and that, after he had placed him, he gave him to understand that his whole reputation was at stake, and that he should hold him absolutely responsible for the success or failure of the enterprise. He said that, after he had selected and placed his men, it took comparatively little oversight or ability to manage them successfully, and that the results were very satisfactory.

Not every one, however, can place men properly. Many able men have totally failed in great undertakings, not because they have not worked hard, but because they have not known men; they have not read human nature correctly. They have put men at the head of departments, or in posts of responsibility, who lacked executive ability and the qualities of leadership.

It does not follow that because a man succeeds in doing one thing that he can do something else successfully. Many men wrongly think that, because a man can write a book, or a good leading article, he can manage men. There is nothing in common in the requirements of the two tasks. The leader must

have executive grasp, initiative ; he must be an organizer ; he must have systematic plans ; he must work by program, or everything will be in confusion.

Many a business man breaks down, trying to supplement the work of incompetent heads of departments, simply because he does not know how to choose the right men. A man of commanding ability does not worry himself over details. He makes out his program and then selects men who can carry it out to the letter. Indeed, it is a sign of weakness for the head of a concern to bother about little details. It shows that he lacks the insight, the business sagacity, the ability to select and to manage men who can do things efficiently.

Many heads of large concerns spend little time in their offices ; they travel or play golf, but the business goes on like clockwork, simply because they know how to select men who can efficiently do the work assigned to them.

It is a great art to duplicate one's self in another, and multiply one's self many times by selecting those who are even superior to ourselves, but who did not happen to have our opportunity to advance.

Many a proprietor of a vast establishment,

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many a man who is looked up to as the head of a firm and is at the front of a great enterprise, has associated with him and under his direction those who are far his superiors in real ability and who, had they had his advantages, would have far outstripped him.

In fact, a great majority of men never have an opportunity to test the extent of their powers. As boys, they get jobs; and, if their advancement is steady and reasonably satisfactory, and especially if they have others depending upon them for support, they are satisfied to go on without making a supreme struggle to do the thing which their employer is doing, or something else which they may feel within them that they have the power to do.

Emergencies, the stress of great events, are what develop great possibilities.

When a great national crisis, like that of the Civil War, confronts a people, giants are born out of exigencies: a Lincoln, a Grant, a Farragut, a Sherman, or a Lee steps forth to answer the call; but in times of peace, when there is no stress of circumstances, no great emergencies or crises, the executive giants are only potencies, and, although they exist all about us, they are seldom developed or brought into prominence.

So, in innumerable positions in this country to-day, unknown to fame, unnoticed by the crowd, there are sleeping giants, ready to spring forth, equal to any emergency which may arise; but, until the crisis comes, they will be unknown, perhaps even to themselves.

There is nothing which will call out the reserve force of a capable man more than the consciousness that great things are expected of him by a past master in his line, a man who knows the possibilities of the situation.

When a man is placed at the head of a department or of an institution, and the entire responsibility is thrust upon him, he feels that his reputation is at stake, and that he must prove himself equal to the estimate of the man who placed him there. Every faculty within him is summoned to the front. But if, on the other hand, he knows that he is not complete master of the situation, because his employer is constantly interfering; if he feels that the latter does not expect great things from him, but only routine drudgery, he will not call out all his reserve force, as when he knows that success or failure depends upon himself.

XXXVIII. WHAT IS THE MATTER WITH YOUR HELP?



ON every side we hear of the great difficulty of getting efficient and desirable employees. Individuals and societies are struggling with the problem. Newspapers and magazines deal with it from various points of view, but all agree that never before was it so difficult to get good house servants, clerks, stenographers, or skilled workers of any kind. We seldom hear employers discussed or criticized. Undesirable ones are rarely made the subject of magazine or newspaper articles. They can be as mean and despicable, as exacting and domineering, as unreasonable and disagreeable as they please, without fear of rebuke or criticism. They can lose their temper every fifteen minutes in the day, and abuse their poor employees as much as they choose, without a single remonstrance, protest, or complaint. But if the employee loses his temper once, and, when goaded beyond human endurance, tells his employer the truth, he is either discharged or severely reprimanded. In return for a pit-

tance of from ten to fifty dollars a month, he is supposed to give his best life-blood,—his energy, enthusiasm, and all his powers of mind and body. He is expected to sacrifice his legitimate love of wholesome recreation, his opportunities for self-improvement, his desire for advancement, often his home, even to the interests of his employer.

It is astonishing how much promptness, kindness, energy, tact, skill, cheerfulness, and amiability many employers look for in return for inhuman treatment and a small compensation. They expect, for a few paltry dollars a week, a thousand dollars' worth of character, made up of all that is noblest and grandest in human nature in those who have had little if any, opportunity for education and culture.

Long experience as an employer has taught the author that the difference is not so much in the employee as in the employer. A good employer is able to find and bring out the manly or womanly qualities innate in every normal being. He calls out the best in those under him, simply because he is good himself. We find ourselves reflected in others; the world gives us back just what we give it. If we laugh, it will laugh back; if we frown and criticize, are captious and disagreeable, the

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world will show us a similar side.' So our employees generally reflect our treatment of them.

True, there are many employees who fall short in their duty, but it is a significant fact that in many cases persons who were called "worthless sticks" in some establishments have changed completely and done remarkably well in others. I have taken considerable pains to follow the careers of certain employees who have been discharged from positions because of alleged incompetency or insubordination, and have been surprised to see them afterwards filling positions of greater importance to the entire satisfaction of their new employers. Their success, under the changed conditions, was not the result of a bitter lesson learned from their previous discharge, but of the different attitude of their later employers. The former principals, by their lack of confidence in them, their meanness and harsh treatment, appealed to all that was worst in them. The latter, by trusting to their honor, by uniform kindness and consideration, appealed to all that was best in them.

Many employers rob themselves of the flower of their employees' service, either through lack of tact in drawing out the best

that is in them, or through pure meanness and brutality of disposition.

There is a great difference between work that is done mechanically, in the spirit of a task that must be got rid of, and energetic work, done in the joyous spirit of a creator. It is this difference that measures the distance between success and failure, or, at best, mediocrity.

A hard, exacting, unappreciative employer gets the former kind of service; a large-minded, generous, sympathetic man gets the latter.

An ideal employer interests his employees in their work from the start, by showing that he is personally interested in them, by making them feel that he regards them as associates and valuable co-workers, not as mere human machines dependent on his will or caprice.

When the faculties are all alert in an endeavor to do their very best there is growth and development; and where this condition exists among employees the results are most beneficial to employer and employed alike, and, incidentally, to the public at large.

A hard, grasping employer gets perfunctory, half-hearted service. No one volunteers helpful suggestions, or points out where improvements might be made in his business. None

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of those who work for him are anxious for the success of his enterprises. Indeed, the majority would gladly see them fail, so long as their own chances of a livelihood were not thereby endangered.

Is it any wonder that, under such conditions, a worker deteriorates? He ceases to think. His brain remains inactive while his hands perform his task mechanically.

How many employers realize their responsibility for the success or failure, the moral growth or deterioration, of those in their employ? Is there not a large number of people who, if they pay their employees what they consider fair wages and receive full value for their money, recognize no further obligation on their part? An employer buys an employee's labor as he would any other commodity, and there, for him, the matter ends. He takes not the slightest interest in the personal welfare or the future possibilities of the employee. It is a cold-blooded business transaction, — nothing more, nothing less.

The superintendent of a large mill, a young man still in his twenties, who receives a salary of ten thousand dollars a year, boasts that he owes his rapid advancement to his ability to grind the most labor possible out of the opera-

tives. Knowing that an ordinary day's work will not give satisfaction to this slave-driver, they hurry from morning till night, in order to produce to their utmost capacity, well aware that, if they do not, they will be discharged as idle or inefficient. Another man of this type—a large employer in an Eastern city,—prides himself on the fact that he can hire the most competent help lower than any other firm in the city.

From an ethical no less than from a purely selfish personal point of view, these men are wholly mistaken in their methods, for experience proves that, in the long run, unwilling service, exacted by a hard taskmaster is neither as satisfactory nor as remunerative as that which is willingly, cheerfully rendered.

Boys and girls, as well as men and women, are very quick to catch the spirit you manifest in dealing with them. They very soon see whether you are interested in them personally and anxious to promote their welfare, or look upon them as mere machines, to be worked to the limit of their endurance and cast aside when they are worn out or when you have no further need of their services.

The greatest good of an employer is wrapped up in the highest welfare of his employees.

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- Their interests are identical and cannot be separated. The well-being and contentment of those who make it possible for him to carry on his business form a large part of the assets of an employer; and when he makes plans for their improvement he is making the most profitable investment he can make for himself.

Like begets like, and, until employees feel a response of appreciation and helpfulness on their employer's part, they will not study how to avoid every possible waste of material, time, or energy, or think how they may make improvements in the conduct of his business.

Perhaps there is nothing else so productive of cheerful, helpful service as the expression of approval or praise of work well done; and yet there is nothing so grudgingly, so meagerly given by employers. Many of them seem to think that commendation is demoralizing, and that the voicing of appreciation will lead to listlessness and withdrawal of energy and interest. This evinces but a poor knowledge of human nature, which is always hungering for approbation; and how mistaken such views are is shown by the loyal and unstinted service given to those large-minded men who treat their employees as members of a family committed to their care.

In order to receive the best service, you must appeal to the best impulses, the highest ideals, and noblest motives of those who work for you. If you suspect their faithfulness, if you doubt their loyalty and give them the impression that you think they will shirk their duties the moment your back is turned, if you do not recognize their manhood and womanhood, their appreciation of what is just and right, you do both yourself and them an incalculable injury. Suspicion and distrust dampen their enthusiasm and quench their ambition, and instead of putting creative energy into their work, instead of feeling a real interest in your welfare and sharing with you the responsibility of your business, they simply become indifferent, perform their tasks perfunctorily, constantly watch the clock, and are only too glad when the hour comes for release from their drudgery.

On the other hand, the employer who is in sympathy with those working for him, who feels anxious to have them succeed, who wants to help them bring out the best that is in them, and who will praise and encourage them, will form real and lasting friendships which will continue through life, in addition to helping to create faithful workers, men and women

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who are inspired by high ideals and noble purposes.

Employers little realize how largely they influence, for good or ill, the lives of their employees. Not coming in close contact with men of other vocations, young men and young women take them as their models and base their ideas of business morality generally upon that practised in their particular world. The young are very imitative, and almost unconsciously they form their ideals, morals, and manners according to the pattern of their surroundings and the character of those in authority over them. Your systematic methods, promptness, discipline, and strict attention to business soon become a part of the life code of your employees. Your high sense of honor, your integrity, your constant adherence to the Golden Rule in all your dealings stir the finest chords of their natures and incite them to emulation.

On the other hand, constant association with slipshod methods, indecision, procrastination, confusion, and lack of system stamp themselves upon the minds of young people and become part of their characters. Your questionable schemes, your long-headed, underhanded "deals," your transactions which are

somewhat "off color," your sharp practise, your ready lie or evasion of the truth,—all of these undermine the foundations of morality, supplant the counsels of conscientious teachers, and, in time, erase from their minds even the tearful warnings of loving mothers and fathers as they sent their boys and girls out into the world to be thenceforth makers of their own careers.

There are employers who mar forever the characters of those who work for them, as there are others whose influence and example tend to lead their employees into paths of nobility and usefulness of which, otherwise, they might never have caught a glimpse. But not until employer and employee, as individuals, come to recognize each other's rights and duties, and their identity of interests, until they cease to regard each other with suspicion and distrust, until every employer shows his appreciation of a faithful employee, and every employee makes his employer's interest his own, will the vexed question of labor and capital be solved.

XXXIX. THE ART OF ADVERTISING

I would as soon think of doing business without clerks as without advertising.—JOHN WANAMAKER.



IN this age of sharp competition, it is absolutely necessary to get your wares before the people. Many young men fail in business although they may be good buyers and may keep up their stock well, because they do not know how to advertise.

Young advertisers often throw away a good deal of money in advertising goods because they do not know how to write or place their advertisements properly. They do not study the methods of great and successful advertisers.

It is a great art to write a business notice so that it will attract attention, and not become stale by long standing. It must be fresh, perennial; it must have life and vigor, character, pith, point, and purpose. It must have an up-to-date ring. A good advertisement talks; it is a silent salesman; it is always trumpeting the goods it describes.

The young man who can write a good advertisement has a great advantage over the one who can merely give a catalogue of his goods with his name attached. The art of using printers' ink effectively is a very great one in these days when everything is pushed to one's doors in so many attractive ways. To be successful, one must not only have a meritorious and useful article, but he must select the best kind of a publication in which to advertise it, and what he wishes to say must be so written that it will make a favorable impression.

Merely to keep your name before the public does not mean much. People read the striking, stirring, pithy, attractive notices first, and leave yours out, if it is prosy. People will no more read a prosy advertisement, unless it is about something they are hunting for, than they will read a prosy book. Attractiveness and pointedness are absolutely indispensable.

The time has gone by forever when a simple statement of one's business in a paper or other publication will bring the most efficient results. Advertising has become a fine art, a profession, and the young man who would succeed must study his business notices as an artist would study his canvas. Men get large salaries for

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superintending the writing of advertisements in our large establishments,—in some instances as much as heads of departments. There are advertisement writers in this country who get as high as \$55,000 a year.

Never abuse a competitor. It is a confession that his business is injuring you. Do not indulge in bombast or silly jokes. Be simple, truthful, and direct. Say a little, and say it well; and reiterate some specialty or idea that the reader will remember. Put everything concisely and directly.

Be sure that what you advertise is what you claim for it, and worthy of being talked up and recommended. The most effective advertising concentrates upon some specialty. Keep *your* specialty persistently before the public. It is not enough merely to attract attention. You must make people believe in your goods and buy them.

If you have just entered business, you must convince the reader that you are reliable, and that you will do just what you say you will do.

I know of a young man who said: "I have tried advertising and did not succeed, yet I have a good article." When asked where and how he advertised, he said, "I put my

advertisement in a weekly paper three times, and paid a dollar and a half for it." Money spent in advertising in this way is thrown away. Persistency is an indispensable quality of the successful advertiser. He must keep his business constantly before the people till he makes an impression.

The rule or method of one man is perhaps never to be the rule or method of another, yet there are few who do not derive suggestions from other people. The first thing to be done is undoubtedly to attract attention. What did Sir Thomas Lipton do in Glasgow, when he opened a provision store? He was a mere boy, and he took up with a boy's notion. He was presented with two of his father's finest hogs, which he cleaned and scrubbed and polished until they presented a striking appearance. Then he harnessed them to a small red wagon, on which were painted the words, "Go to Lipton's." The astonished Scotch people followed the odd conveyance and its queer steeds along the streets until it stopped at Lipton's store, which was painted in as fiery colors as the wagon. The store was a success; it was the nucleus of over five hundred stores which Sir Thomas now controls throughout the world.

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"While sailing down the African coast," says Lipton, "in a steamer which carried, as the bulk of its cargo, my teas, we encountered a terrific storm. The steamer had to be lightened. At one time it even looked as if we were going to be wrecked; but, really, I thought more of the loss of that tea than of anything else. I had it brought on the deck with the idea of using it for advertising purposes, if for nothing else. On each case I had painted, in large black letters, 'Lipton's Tea,' and then cast it overboard, dreaming that it would float to the African coast, and be picked up by some one who had not heard of the product before. Sure enough, it was."

The first announcement of the disaster in London was received in a cablegram signed "Lipton." Lloyds had no idea who "Lipton" was, but investigation proved that the sender of the cablegram was the founder of the great tea business.

An example of Sir Thomas's idea of the value of advertising was also shown in the harbor of Sydney, New South Wales. Several years ago Australia was thrown into a state of excitement over a series of murders in its mining districts. The murderer escaped to San Francisco, where he was captured. He was

taken back to Australia, and the arrival of the steamer was watched with considerable interest. On the morning the ship was due, hundreds of sailing and steaming craft went outside Sydney harbor to escort her to an anchorage. In this vast flotilla were scores of small yawls, each bearing on its sail "Lipton's T," in striking black letters.

John Wanamaker at one time sent up advertising balloons, and gave away a suit of clothes to every one who found one of the balloons and returned it to his store in Philadelphia. The fact that he would do so having been widely advertised beforehand led to a general lookout and search. Thus he drew public attention to his goods.

This is a part of what John Goodell, of Duluth, in the "Grocers' Criterion," says about starting a grocery store: "Advertise three weeks beforehand an opening or reception day, on which no goods will be sold, but refreshments will be served. Advertise prizes for the best name for the store, the name being based on the policy of the store as you advertise it during three weeks, changing your announcements. Give a prize or a souvenir to every one suggesting a name. The opening reception should be planned with the object of making

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a stanch friend of every woman visiting the store that day. The rule of no goods being sold should be strictly adhered to. The stock should be tastefully arranged, with a generous display of price cards, and well printed store mottoes could be shown with good effect. Light refreshments should be served at small tables by young schoolgirls dressed in Japanese costumes. The tea, coffee, and cocoa that will be served should be of special brands, which would be made leaders later on in the store's history, and should be made by an expert. It is quite probable that the jobbers would furnish a professional demonstrator for the occasion. It would be an excellent idea to have displayed in covered glass dishes samples of the leading brands of canned goods that would be carried. The employees should be thoroughly well posted by this time, and encouraged to enter into the spirit of the occasion, to give information courteously and show a desire to get acquainted with visitors.

"I would," says Mr. Goodell, "spend at least seventy-five per cent. of my advertising appropriation in the leading local paper, making contract with the publisher for the total amount of space I would need for, say, a year or six months, with the privilege of using it

in such amounts as I thought necessary. This would avoid the bad habit of using a certain sized space each issue, or the worse habit of allowing the same 'ad.' to be repeated many times. For the grocery man who has a limited amount to spend on advertising, the newspaper is undoubtedly the best medium. People of the present day have the newspaper habit well developed. Practically everybody reads it. It goes into the home and is read when other cares are laid aside, and the people have time to think. Among the women readers I believe there are very few who do not read the advertisements. Let the merchant strive to give some item of real news about his goods, his store, or prices, in each of his 'ads.'

People want to know exactly what they will have to pay for goods, and to know exactly what quality they can get for the prices named. Nothing else in the way of attractive type or glittering statements will ever take the place of the truthful fact in advertising.

"Originality of ideas counts for more than anything else in an advertisement; individuality must be thrown into it; the advertiser must study the methods of others who have been longer in the same business, but he must improve on them; he should be sure of the

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kind of people he wishes to attract and then devise plans for attracting them, either by carefully prepared announcements in the papers and magazines that reach such persons, or by sending his representatives to see them; if one is a manufacturer, he should attach a name to his product, and then make that name known everywhere, by every possible means, including, above all, the putting of honest value into the goods it represents; the farmer, if he raises good crops, can always sell them."

In building up a business, the best advertisement ever written is poor compared with a reputation for keeping "honest goods" and telling the exact truth about them. Found your business upon truth, and the superstructure will be a success; but if your foundation rests upon false goods and false statements, your business is bound, sooner or later, to collapse.

A. T. Stewart's integrity paid, and paid in cash. No clerk was allowed to misrepresent any goods or cover up flaws. One day a clerk pointed out to him the defects of a particular style of goods of which he had a sample in his hand. At that moment a customer from an interior city, who gave large orders, came in and asked, "Have you anything new and first-

class to show me to-day?" The young man replied promptly, "Yes, sir; we have just bought something which will suit you to a dot," throwing across his arm the very piece of goods which he had criticized to his employer. He expatiated so earnestly upon its quality that he made a large sale. Mr. Stewart, who had been a witness of the transaction, warned the customer to give the goods further and more careful examination, and then, turning to the dishonest clerk, told him to go upstairs to the cashier and get any wages due him, as he would have no further need of his services.

To be loyal to himself and his employer, the salesman must be loyal to his customers. The merchant lives, moves, and has his being in the confidence of the public. Without that confidence, prosperity is beyond his reach. An adroit salesman who disposes of questionable goods at a high price may flatter himself that he has done a clever thing, but in the long run such seeming gains turn to loss — the loss of the established confidence that is the breath of life in mercantile business.

"Manufacturers," says President Cannon, of the National Association of Credit Men, "are beginning to realize that the production

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and sale of dishonest and spurious articles is no longer profitable. A merchant's statements with regard to his goods are accepted as true until they are proven false. An article to be worth advertising to-day must have merit, and advertising, to be remunerative, must be restricted to truthful statements. Dishonest goods, like a depreciated currency, are not popular with business men. They are regarded as counterfeit goods and can be disposed of only by resorting to methods analogous to the 'shoving of the queer.' "

XL. KEEPING UP WITH THE TIMES



STORY is told of a soldier who complained that the entire regiment was out of step with him. We often see men struggling desperately alone to succeed along their own lines, refusing to accept what they call "new-fangled" business improvements, which they ridicule as fads that will soon go out of date. Such men never make their mark in the world, and usually die in obscurity, if not in actual poverty.

We know of newspapers which have fallen into ruts and are practically sidetracked, simply because their editors refuse to adopt up-to-date methods. They cannot see why "plate matter," which they get for a song is not just as good as original articles. They do not see the advantage of spending much money for telegraph or cable service; nor can they appreciate the necessity of paying big sums to able writers when they can procure average articles for a fraction of the cost. They cannot understand the policy of rejecting worn-out type, simply because it is old, as long as

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it can be read. They argue that it is foolish to pay large salaries to expert proofreaders, because little mistakes in a daily paper are of no consequence and are usually overlooked and forgotten. They urge that they cannot afford to discard old presses which have cost a great deal of money and to put in up-to-date ones, because their competitors have done so. They cannot see why an "evening edition" should not be made up from other papers, instead of paying large sums for original matter. Nor at the same time are they able to understand why it is that their circulation is diminishing and their advertising falling off.

But their up-to-date competitors know the reason. They know that this is a progressive age, when everybody wants to patronize the most modern things. They know that, if their subscribers buy a paper, they want to be sure that they are getting one which is published by the most enterprising, progressive publishers; that, if they wish to advertise, they are looking for the most popular newspaper, the one that reaches the largest number of readers. A reputation of being out-of-date, behind the times, no matter what your business or profession, will soon make itself felt in loss of patronage, and your patrons

will leave you to do business with those who progress with the times.

There are teachers who have taught successfully for many years who have been hopelessly side-tracked, simply because they clung to old methods and decried every new educational idea brought forward as superficial and subversive of the true interests of education.

Lawyers lose their clients because they do not keep up with the march of progress. They do not buy the latest law books or law publications; they cling to old methods, old books, old precedents, and to the archaic style of oratory once so popular with juries, but now utterly out-of-date. Their offices are dingy, and they themselves are indifferent as to their personal appearance. Yet they wonder why their clients forsake them and put their business in the hands of comparatively inexperienced young men.

A physician is side-tracked because he stopped growing soon after he left college or medical school. He saw then the importance of keeping up appearances and of keeping posted in regard to the latest discoveries and improvements in medical science; but as his practise grew he got into a rut, did not take pains to read the best medical publications or

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to analyze or test new methods of treatment. Depending upon his skill, old books, appliances, remedies, and being self-satisfied, he moves on in the old groove; nor does he realize that the young practitioner who has settled in his neighborhood has just come from actual practise in the best equipped hospitals, that he has the newest surgical instruments and appliances, the latest scientific and medical books, and a new office fitted up in the latest and most approved style,—until a large part of his practise has slipped out of his hands. When the “gone-by” physician wakes up to the real state of things, he attributes it to anything but the true cause,—his own non-progressiveness.

The old-fashioned farmer does not believe in “new-fangled” ideas and modern farming implements, or in studying the chemistry of the soil. Because his father raised corn and potatoes on the same piece of ground for twenty years, he thinks he should keep on doing the same. He does not believe in Nature’s law of rotation of crops, and he trudges along in the beaten track of his ancestors, barely getting a living, while his enterprising neighbor, who owns an adjoining farm of similar quality, by mixing brains with the soil and

adopting the newest, up-to-date methods, performs miracles on his land, making himself and his family comfortable and happy, and at the same time enjoying his work and increasing his knowledge.

Many instances could be given of able artists who have gained considerable reputation in this country as well as abroad, but have been side-tracked because they have failed to adopt the new methods of color-scheme and drawing as they have come into vogue. They have clung to the old methods, refusing to change, and have been left behind in the onward march.

I know of one talented old artist who gained a good reputation by his method of careful detail in finish. He was proud of the fact that even a magnifying glass could scarcely detect his paint. He prided himself on erasing the traces of his efforts. His pictures were really wonderful in their correctness of detail; but when the impressionism of the new school became the fashion, he fought it with all his might, refused to adopt the "new-fangled" method, denounced the impressionists as defamers of true art, and was compelled to face old age in poverty and comparative obscurity. He had been side-

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tracked because of his failure to adopt up-to-date methods.

A young man going into a profession or business to-day should spend considerable time going about from office to office, store to store, or factory to factory, according to what he intends to take up, in order to study the secrets of the successful men in these various lines of human endeavor. He will find that old methods, old machinery, old styles, are being discarded everywhere by the most successful; that those who cling to outworn theories and antiquated ways of doing business are being practically side-tracked. He will recognize that unwillingness to adopt new and intelligent ideas, no matter whether in law or medicine, theater or pulpit, store or factory, is an indication of paralysis, the signboard that points in the direction of hopeless mediocrity or failure. He will see that those who attain the highest success are the most progressive, the most aggressive and up-to-date in everything.

There never was another time when well-trained, up-to-date young men were in so great demand as to-day. The time is past when mere tact or sagacity will qualify a man to be a first-rate merchant. The successful mer-

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chant now must have a good knowledge of geography and foreign customs and trade conditions, as well as of accounting and a dozen other business details. The times demand men of large, liberal, energetic minds, and the man who insists on doing business in the old-fashioned, humdrum way is as much out of place as the man who insists on traveling with an ox team instead of by railway.

The merchant of to-day must use more discretion and weigh statements more carefully than any judge or juror. He is obliged to balance possibilities, and decide what and when it is best to buy and sell. Only the shrewdest sagacity, the most far-reaching penetration, and the soundest judgment will enable a man to discriminate between profitable and disastrous investments. A hundred things now affect the price of wheat, cotton, wool, and tobacco, that once had no influence on their value. Within a few years articles once unknown or deemed worthless have created new trades.

Men who would succeed and attain eminence in their calling must discard the old-fashioned methods of getting on in the world and be abreast of the times. A new epoch has been inaugurated, and all profitable businesses

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are being conducted on new and modern principles.

Every year brings changes in the requirements of the people, and he who anticipates and is ready to meet these requirements is he whose business will grow most rapidly.

Many men who have kept country stores for years have never been able to make more than a bare living, simply because they have got into ruts and are too conservative or too indolent to try to adopt improved methods. They are always behind the times in styles, and are constantly running out of things that their customers are likely to call for. This want of foresight is a tremendous factor for harm. A merchant should study his customers and their probable needs and fancies, as a careful physician studies his patients.

Are you carrying a load of old styles, "*passé*" goods, that should have been marked down and sold at any price, rather than have been carried? A reputation for being up-to-date and progressive and of having the newest designs and styles is very important for a young business man, and especially if catering to women's trade. There are concerns in New York City that are dying of "dry rot" because of bad judgment in buying. Women

very quickly find out the store which has the best and most tasteful buyers.

This is true not only in the dry-goods business, but also in every other line. People like to be sure that, when they are buying anything, they are getting the best and the newest. When a man purchases a hat, for instance, he wants to know that it is of a style that will be generally worn. He does not expect to be obliged to ask if it is last year's style. He takes it for granted that, if you have it on sale, it is the newest model. The same is true of every article of clothing.

Perhaps one reason for your lack of success is that you do not keep your goods in proper order. Your departments are in confusion; your store is not clean, your windows are not properly dressed. It is not enough to put goods in the window: they must be properly arranged, and you must show taste and order and originality in design. A well-dressed window is a great advertisement. The fact that you are conscious that you have, in the basement or on the shelf, better goods than your competitor's, does not count, if your window does not make a good impression. Shrewd proprietors of large establishments know very well that an efficient and capable

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window-dresser, though he be high-priced, is an essential part of the business; and, while your trade may not warrant a high-priced man for this alone, you can develop taste among your employees, especially among the young women, and, by thought and pains you can make a good showing.

While you are wondering why you do not get on faster, why your business does not grow and improve like your competitor's when you work just as hard, he sees scores of little things that you do not notice which are keeping you down.

You wonder, for example, why you get so few customers, although your store is more attractive than that of your rival, who has double your trade. He may know, however, that many of your employees, office boys, cash boys, and clerks, are driving away business through their indifference, coarseness, and rudeness. He may know that your clerks are impudent and gruff; that they do not take enough pains; that they are not accommodating, and hence are repelling customers. He insists upon absolute politeness and strictest attention and accommodation, down to the last detail, from his employees. He knows that, even if a clerk does not feel quite well, he

should not show it to his customer, or he may spoil a sale.

You may not be careful or exacting enough in the choice of your employees. You may not discriminate enough between the special qualities that are required for a floor-walker and those needed in the heads of departments. You may set people to doing things for which they are in no way fitted.

Is it possible that you do not keep your books in a systematic way; that your accounts are all in disorder; that you trust everybody, are very loose in your collections, never take an inventory of your stock, and never know just how you stand?

When a bright, vigorous, up-to-date young man, who knows how to conduct a business according to twentieth-century ideas, enters into competition with "old-fogy" storekeepers of this type, the result is a foregone conclusion. Before they realize it, their customers, one by one, have dropped away, and their trade is almost entirely in the hands of the newcomer.

The man who gets "out of the swim," so to speak, who loses his touch with the great, pulsing world about him, who secludes himself in his study or laboratory, and deals only with books and theories instead of with men and

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things, will soon find himself going down grade.

Much of the best energy of the world is wasted in living in the past or dreaming of the future. Some people seem to think any time but the present is a good time to live in. But the men who move the world must be a part of it. They must touch the life that now is, and feel the thrill of the movement of civilization.

Many people do not live in the present. It does not know them. They are buried in books; they live in archives, and in history, in seclusion, but the great throbbing pulse of the world they do not touch.

It is not living in the world of yesterday, nor in the world of to-morrow, but in to-day's world, that counts. We must know the world and the day we are living in, and keep in responsive touch with the great movements of civilization.

A great many men have lived in the past and have been educated in mediæval methods instead of modern ones. They have lived in history, spending their time in buried cities, in dead philosophies, in exhausted theories, until they are dried up. They have gathered all their knowledge from the past. They are as

much out of place in the present as a bird of paradise would be at the north pole. Their physical sustenance is the only thing that ties them to the actual world of to-day. Their mental food, their reflections, are all in the past, and yet they wonder why the world does not appreciate them, why they are not in touch with it, when the fact is that they are really strangers in a strange land. They have no sympathy with the struggles of the present, with the tendency of the age, or with the great movements going on all about them.

The young man who would win must plunge into the current of events. He must keep step with the march of progress, or he will soon be in the rear. The current of the times must run through his veins, or there will be paralysis somewhere in his nature.

The radical revolution in business methods, the long strides in civilization, the multiplication of inventions and discoveries along all lines, which the past half century has witnessed, necessitates an infinitely broader and better training for men and women in every walk of life than was requisite twenty-five or even ten years ago. The watchword of this century is "Excelsior."

Each successive year, for example, in order

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that the best results may be obtained, demands a higher standard of education than before for the youth who would become a merchant. A knowledge of "the three R's," unless supplemented by unusual shrewdness and foresight, no longer suffices to enable a man to conduct a business successfully.

The day has passed forever when an uneducated man, ignorant of the world outside of his little store, can much more than make a bare competence. To succeed in any degree commensurate with the present demands of living, he must be well informed, not only in regard to the general conditions of his own country, but also in regard to those which obtain all over the civilized world. He must be posted on all up-to-date methods, and must know the state of the markets both at home and abroad. The art of buying and selling, so simple in the past, is now so complicated and so interrelated with an ever-widening variety of interests that it has become a science more difficult of acquirement than that of mathematics. Competition is so keen and relentless that the merchant who is not able to anticipate the wants of the public, who cannot foresee what it will need at a certain time and have it forthcoming at the right moment,

might as well go out of business. In fact, the horizon of the business world has become too wide and all-embracing for the man of narrow views and limited vision.

The revolution in other directions is no less marked. In mechanical crafts and handiwork, in engineering, in medicine, in science, and in every other field of human activity, the changes are equally radical.

A few years ago the known uses of electricity were few and comparatively simple, but now no scientist living is broad enough to foreshadow the myriad applications to which this mighty force may be turned. To-day the young man who would enter the profession of electrical engineering must have a broader training, a better general education, in addition to an exhaustive study of this special subject, than a lawyer or a physician needed fifty years ago.

The time has come when, to be master in any line, it requires long years of careful training and preparation.

It is true that the opportunities open to young men are greater to-day than they ever were before; but, on the other hand, there never was a period in the world's history when the qualifications requisite for success in any

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line of worthy endeavor were of a higher character.

The artisan, the farmer, the business man, the clergyman, the physician, the lawyer, the scientist, each in his various rank, must prepare to reach up to ever-enlarging ideals, if he would attain his full height.

Whoever halts or is satisfied with half-measures in regard to his general education or training for his specialty will be left far behind by the onrush of civilization. The only hope of the man who would stand on that high plane of spiritual, mental, and physical manhood for which he was created is to keep pace with enlightened progress, to read, to study, to think, to observe, and to develop soul and body to their highest powers. None can be ignored or cultivated at the expense of any other without working injury to the complete man. They are interdependent in God's plan.

XLI. FRIENDSHIP AND SUCCESS



None terse sentence Emerson thus epitomizes the value of friendship: "A friend makes one outdo himself." Outside one's own power to make life a victory or a defeat, nothing else helps so much towards its success as a strong, true friendship.

The friend whose thought runs parallel with mine, who sympathizes with my aspirations, recognizes my strength as well as my weakness, and calls out my better qualities and discourages my meaner tendencies, more than doubles my possibilities. The magnetism of his thought flows around me; his strength is added to mine, and makes a well-nigh irresistible achievement-force.

The faculty of attracting others, of forming enduring friendships in whatever environment one may be placed, is one whose worth in the struggle for existence can hardly be overestimated.

Apart from its spiritual and moral significance and the added joy and happiness with which it illumines life, friendship has a

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business value, so to speak, which cannot be overlooked.

In a recent contest for the best definition of the word "friend," a London paper awarded the prize to the candidate who submitted this one: "The first person who comes in when the whole world has gone out."

It has not an erudite, dictionary sound, but could there be a better definition? The man who has been saved from financial ruin, tided over some great emergency or fateful crisis in his business by a friend will appreciate its significance.

Many a man owes his start in the world and much of his success to his ability to make and keep friends. The tendency of modern business methods, however, is to eliminate friendship from life. Modern men are too busy, too much absorbed in the exciting game of fortune-making to take the time to cultivate friends. The school and college chums who were very near and dear in the old days, before the fever of avarice had infected their blood, have been crowded out, and no new friends have replaced them.

The author knows more than one cold-blooded man of affairs who would not give an old college classmate, whom he has not seen

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for years, ten minutes of his time during business hours, simply because "business before pleasure" is his unbending rule. Such people may accumulate fortunes, but at a price which staggers friendship, and at a sacrifice which makes angels weep.

Sometimes a man outgrows the friends of his early years. He continues to grow in knowledge, strength, and wisdom, while those who satisfied his mental requirements when he was an undeveloped youth stand still or lag far behind him. But if one gains no new friends as the old ones drop out of his life, he cannot truly be said to grow, no matter what his acquirements may be, for "a man's growth is seen in the successive choice of his friends."

One of the greatest dangers to success or real progress is to shrink from people, to become isolated, or shut up in one's self. A man frequently becomes so absorbed in some special pursuit or work that he neglects the social side of life completely. Friends call on him, but he either denies himself to them, or receives them so coldly and indifferently that they soon cease to come. One after another they fall away, and, when unforeseen trial or disaster comes, he awakes to the bitter con-

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sciousness that he has no friends—that he walks alone.

It would be interesting to trace the influence of friendship in the careers of the successful men of this country. Many of them owe their success almost entirely to strong friendships. "Men are bound together by a great credit system," says a writer, "the foundation of which is mutual respect and esteem. No man can fight the battle for commercial success single-handed against the world; he must have friends, helpers, supporters, or he will fail."

Aside from the importance of friends as developers of character, they are continually aiding us in worldly affairs. They introduce us to men and women who are in positions to advance our interests. They help us in society by opening to us circles which without their influence would be closed to us. They unconsciously advertise our business or profession by telling people what they know about our latest book, our skill in surgery or medicine, our success in recent law cases, our "clever" invention, or the rapid growth of our business. In other words, real friends are constantly giving us a "boost," and are helping us to get on in the world.

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One of the happiest effects of knowing that others have confidence in us is the tendency it has to strengthen belief in our own ability. The feeling that some of those around us, especially those among them who have achieved success, believe in us unreservedly—the consciousness that they think we have ability to work our way and to make ourselves felt in the world—is a wonderful tonic, a powerful stimulant to endeavor.

Many an aspiring soul, working under terrible disadvantages and struggling against an iron environment to gain a foothold, has been inspired and encouraged to persevere by the knowledge that somebody was hopefully watching his efforts and would be disappointed if he should fail.

Many a poor struggler would have given up the fight in despair but for the memory of the parting words of a teacher who believed in him and expected to hear from him in the future. Many a youth has been buoyed up and nerved to snatch victory from defeat by a mother's tearful injunction not to disappoint her hopes.

We are too chary of hopeful, encouraging words to those about us. Those who are naturally aggressive and self-confident hardly

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appreciate the importance of such helpfulness in winning success. They do not realize the necessity of impressing the timid and self-depreciatory with the belief that others have in them, and of assuring them of their real merits and ability. Yet the success or failure of many persons depends largely upon the estimate placed upon them by others, and upon their friends' confidence or lack of confidence in their ability. Many discouraged workers, men and women of sterling worth, have failed because no one seemed to believe in them, because no one by encouraging words of appreciation, expressing confidence in their power to succeed, stimulated them to persevere in their efforts.

There is nothing which quite takes the place in a boy's life of the consciousness that somebody—his teacher, brother, sister, father, mother, or friend—believes in him.

One of the most discouraging things to a youth who is apparently dull yet is conscious of real power and ability to succeed is to be depreciated by those around him, to feel that his parents and teachers do not understand him, that they look upon him as a probable failure.

When into the life of such a boy there comes

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the loving assurance that somebody has discovered him, has seen in him possibilities undreamed of by others, that moment there is born within him a new hope, a light that will never cease to be an inspiration and encouragement.

If you believe in a boy, if you see any real ability in him (and every human being is born with ability to do some one thing well), tell him so; tell him that you believe he has the making of a man in him. Such assurance has often proved of greater advantage to a youth than cash capital.

There is inspiration in "He believes in me."

XLII. SUCCESS IN ONE'S OWN ESTIMATION



IT IS not an easy matter to gain the applause of the world, but it is infinitely easier than to gain the unqualified approval of one's self. Yet no man can be accounted successful until he has won his own respect,—the approval of his conscience.

There is no escape from self, and to be compelled to dwell perpetually in a gilded chamber of pretense, and hear the undertone of falsity in every bit of praise, is a most demoralizing as well as most unhappy condition.

What are place and wealth and power, the hollow mockery of sycophancy, the fawning subserviency of insincere followers, or even genuine appreciation, when the soul itself condemns or withholds its approval?

Success in one's own estimation is the greatest possible success. Many a man who is very successful in the estimation of others, and much envied and sought after, stands condemned before the bar of conscience as a miserable failure, a hollow sham, the very

reverse, it may be, of what he tries to appear. To be self-approved,—to win the yea and amen of one's inner self,—this is a success, indeed. Self-approval gives a satisfaction and peace beyond the power of wealth or fame to bestow. This it is which enables men and women to endure the greatest privations without murmuring, to be happy even behind prison bars.

The consciousness of living a false or double life, even though we have the good opinion of others, will in time undermine the strength and shatter the nerves of the strongest. And somewhere, somehow, the mantle of pretense will be torn aside and the pretender, like the jackdaw who flaunted for a time in the borrowed feathers of the peacock, will be held up to the scorn and ridicule of those whom he has tried to deceive.

Whatever his vocation or station in life, the thing which each should strive for most earnestly is the unqualified approval of his own soul. This will outweigh all honors, all riches, all fame, and will give him that power and courage which will enable him to outride in safety all the storms which may assail him on life's voyage.

It cannot be too often emphasized that real

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success does not consist in performing some extraordinary deed, in acquiring an enormous fortune, or in achieving something unusual; that it is not attained by getting one's name in the papers, and winning the transient applause of the multitude; that it is not the same thing as notoriety; but that it is growth or normal development; that it is making the most of one's powers and opportunities; that it is the effort to do good, to make the world a little better place to live in.

"The boy who settles down to make the old folks happy, and the girl who considers that the highest honor of womanhood is to make a loving, thoughtful daughter, a sympathetic, considerate sister, a faithful, unselfish wife, a careful, common-sense mother," may be infinitely more successful than the boys and girls who leave the old farm, go through college, and enter public or commercial life, even if they make a name for themselves.

It should never be forgotten that neither money, reputation, nor renown constitutes success.

Young people are apt to judge things by appearances, from a superficial standpoint; and, because their names are so much paraded in the press, they get the idea that politicians,

great bankers, prominent merchants, and railroad men and manufacturers run the world.

It is not so. People might as well say that the prosperity of a country depends upon the business done in the cities, when the fact is that the very life of the city depends upon the farm. The condition of the crops gauges the market, trade conditions, and the business of the world.

It is not the few great deeds exploited in the newspapers that uplift the world. No; instead of that it is the ten thousand little sacrifices in the home, the self-abnegation of the burden-bearers, the fathers and mothers who toil and economize that their children may start in life a little less heavily handicapped than they were; the unselfish devotion of the daughters who put aside their own ambitions in order to make home a little brighter for the old folks in their declining years; the fidelity of the hard-working sons who stay on the farm to help pay off the mortgage and save the old homestead.

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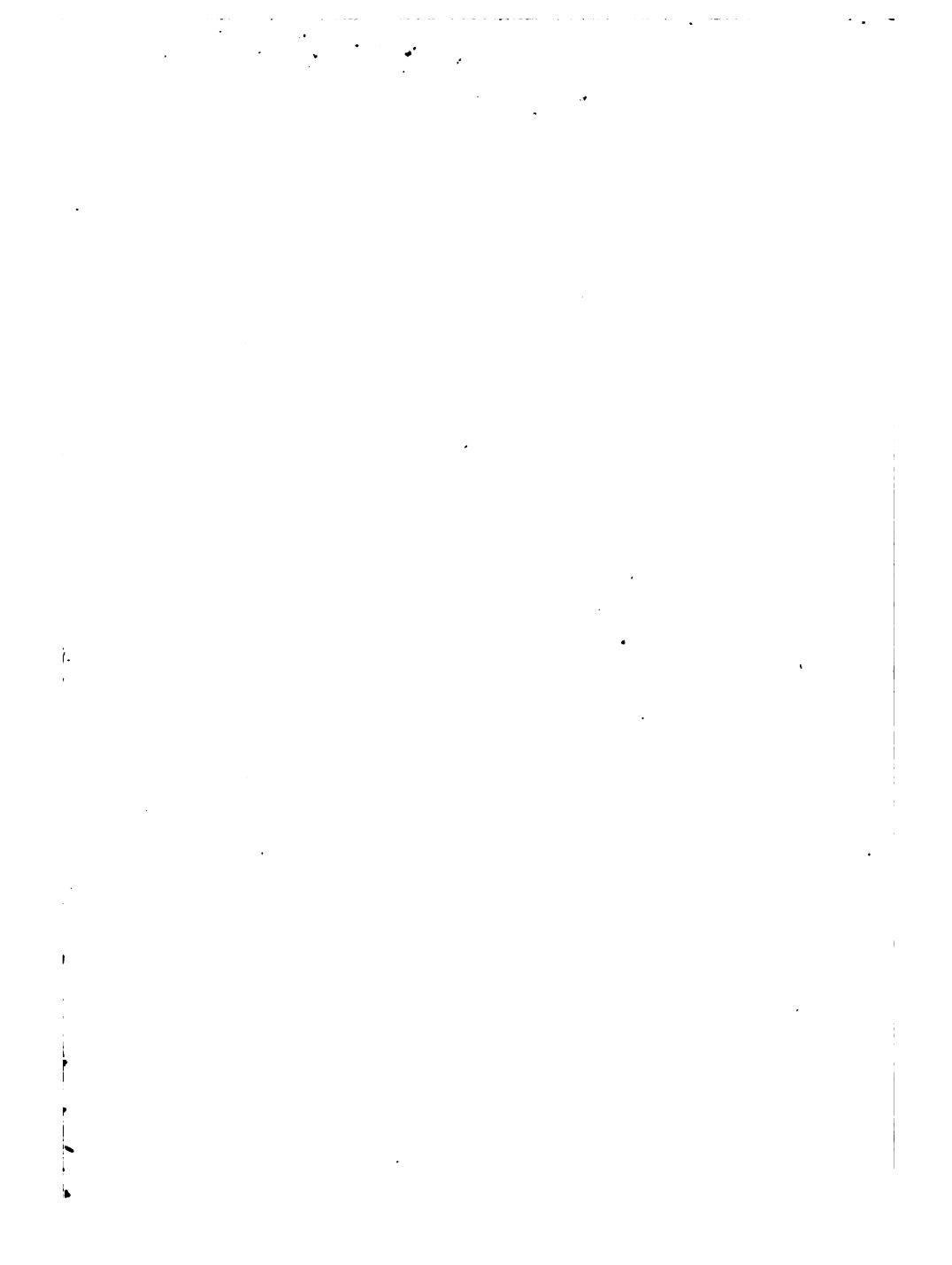
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